

Collier's

THE NATIONAL WEEKLY



The Little Heiress

See page 21

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NOVEMBER 2 1907 VOL XL NO 6

PRICE 10 CENTS \$5.20 A YEAR

The Pride of the Home



Is Swift's Pride Soap and Washing Powder

Their continued use in the home means white, clean clothing and a healthy house. Swift's Pride Soap will not injure either the clothes or hands. Swift's Pride Washing Powder does the work soap is not made to do—cleans kitchen utensils, floors and the like.

Swift & Company, U. S. A.



550,000 Gallons of Welch's Grape Juice Failed to Supply this Year's Demand

If you have ordered Welch's Grape Juice of your dealer and were told that it could not be supplied, don't blame him. This is the situation.

Anticipating a large demand for Welch's Grape Juice during 1907, we built, in 1906, a new concrete factory, as large, commodious and complete as our more than thirty-five years' experience could make it. With these increased facilities we were able to press 550,000 gallons of grape juice. Although this was 200,000 gallons more than we pressed for 1906, we were unable to supply the demand and even in the summer we had to cut short our shipments to dealers.

Welch's Grape Juice

is made exclusively from Concord grapes which grow in the Chautauqua Grape Belt. These grapes are picked for shipping about October first, but those from which Welch's Grape Juice is made are left to fully ripen until October tenth. It is during these last days on the vines that the Concord matures, storing up the sugar and richness which distinguish Welch's Grape Juice from all others.

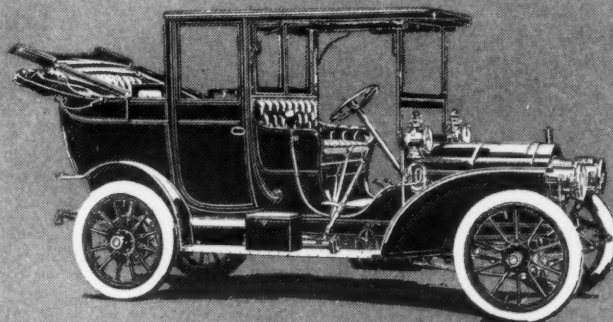
For this reason our pressing season is very short—three weeks at the most—and all we can press in this time is all we can offer, for after the season has passed there is no way of producing Welch's Grape Juice.

For 1908 we have provided for a large increase and stock will be in the hands of the trade soon after January first. We know you will be pleased with the quality of Welch's Grape Juice during 1908.

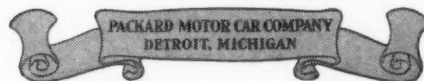
Your dealer may be more fortunate than most others and have some Welch's Grape Juice on hand now. If not, the above is his reason for being out.

THE WELCH GRAPE JUICE COMPANY, Westfield, New York

Packard
"THIRTY"
1908



"Ask the man that owns one"



The Finest Winter Climate in the World CASTLE HOT SPRINGS ARIZONA

A pleasure and health resort of the highest class. Beautifully located in a land of **sunshine** and **blue sky**.

An incomparable combination of **hot springs** and **perfect climate**.

Modern hotel buildings and bathing establishments complete in every detail. Beautiful scenery, excellent shooting, outdoor sports. (Positively no cases of tuberculosis received.)

Season opens October 25th. Write for Illustrated booklet "G."

New York Agency
American Hotel and Resort Bureau
Fifth Avenue Hotel

CASTLE HOT SPRINGS HOTEL
HOT SPRINGS, ARIZONA

The Paradise of Winter Resorts

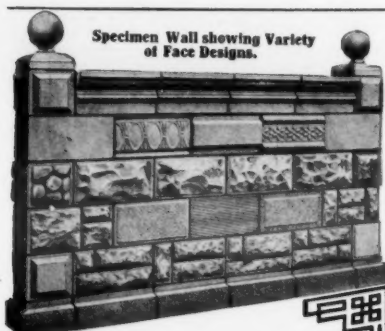
"All-wool" as applied to clothing, is something more than a technical definition of fabrics, from the weaver's or the manufacturer's standpoint.

It means economy to the wearer; long service; continued good looks; a well-dressed air and appearance. But it has a good deal more than any commercial significance.

All-wool is the tribute a well-dressed man pays to his own self-respect; it is the standard of excellence which the conscientious maker establishes as a measure of his work. It is the best test of merit for both maker and wearer, because it is a single and unvarying standard of quality.

We use no other fabrics than all-wool and our reason for doing so is the best reason why you should buy no other

Hart Schaffner & Marx
Good Clothes Makers



Specimen Wall showing Variety of Face Designs.

Your Opportunity

FACE is in the DOWN

Ideal Concrete Machine

The wonderful adaptability of the Ideal Concrete Machine assures a ready sale for its output. Blocks of any required shape, any size within capacity, all the designs shown in the above cut and many others, can be rapidly, accurately and profitably produced on the same machine.

3000 in daily use.

The successful manufacture of concrete blocks with the Ideal Machine is as simple as mixing mortar. Previous experience is unnecessary, and but little capital is required to establish a successful manufacturing business in any locality. Sand, gravel and a little cement are the only materials used, yet Ideal Concrete Blocks are not only far superior to other building materials, but can be profitably sold at lower cost.

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Pillow Top Free For Pyrography

Made of beautiful Real Plush, in your choice of Old Gold, Tan, or Light Green Color, and plainly stamped with Indian Maiden Design, with full instructions so that anyone can burn it with handsome effect. Given free to every person who sends us 25c to pay the cost of stamping, shipping, etc. This top burned \$1.50.

Only One Free Top to one Person.



Size 17 x 17 inches

SPECIAL Our No. 97, \$2.50 Outfit, only **\$1.60**

This splendid outfit, partly shown above, is complete for burning on plush, wool, leather, etc. Includes fine Platinum Point, Cork Handle, Rubber Tubing, Double-action Bulb, Metal Union Cork, Bottle, Alcohol Lamp, two pieces Stamped Practice Wood, and full directions, all in neat leatherette box. Ask your dealer, or we will send C. O. D. When cash accompanies order for No. 97 outfit we include free our 64-page Pelican Instruction Handbook (price 25c), the most complete pyrography book published.

Assortment C, Only \$1.75

If bought by the piece would cost you \$2.50. Includes: One Handkerchief Box, size 6 x 6 inches; one Glove Box, 4 x 11 1/2 in.; one hand-torn round Jewelry Box; one oval Picture Frame; one American Girl Panel, 12 x 11 1/2 inches; one oval Match Hanger, 12 inches high; and three Small Panels in assorted designs, all pieces made of best three-ply basswood and beautifully stamped in late and popular designs, all ready for decorating. If Outfit No. 97 and this assortment are ordered together our special price for both is only \$3.20.

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Around the World

Well! Well! Well!

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Lots of us know good clothes better now than we did.

Because all of us have worn good clothes since you accepted my advice and bought Kaufman "Pre-Shrunk" Garments to get longest lasting-value for your money in shape-holding, style-permanence suits and overcoats.

If you wear Kaufman "Pre-Shrunk" Garments, you know now what a good suit or overcoat really ought to do for you.

Men don't buy clothes any more to just cover their nakedness.

But the trouble is with ordinary clothes that that's

No one else but the Kaufmans can use their "Pre-Shrinking" Process, which is the only one that properly

—Takes all the shrink tendency out of the cloth.

—Prevents the garment bagging anywhere.

—Does away with puckering seams.

—Prevents hang-back collars.

Now, do YOU wear or WANT clothes made like that? SURE you do!

And the ONLY way to get them is to go to Leading Dealers who have a full assortment of the season's latest fashionable styles—pre-eminent in Kaufman Garments—Suits and Overcoats—and demand to see the Kaufman

Kaufman "Pre-Shrunk" Garments

about all they do do—after a good rain has taken a crack at them and wrinkled and puckered them all up.

So thousands and thousands of young men and old are wearing Kaufman "Pre-Shrunk" Garments today.

Because the Exclusive Kaufman "Pre-Shrinking" Process takes all the shrink tendency out of the fabrics—out of the cloth before it is cut or made into your suit or overcoat.

Guarantee Label on each garment. This label, which is the Kaufman Trade-Mark shown here, is your Guarantee of the satisfactory fit and style permanence of any Kaufman Garment you select.

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Our prices range from \$12 to \$30. Most people can be suited in Kaufman "Pre-Shrunk" Garments—\$15. to \$18.

Ask Kaufman Dealers for the new Kaufman Fall and Winter Style Book—Handsomely illustrated.

—Most interesting to read.
—On "Pre-Shrunk" advantages.
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—No stamps necessary.



Trade-Mark



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THE ORIGINAL WORCESTERSHIRE

It has that rare and subtle flavor which increases the enjoyment of food. Try it on Baked Beans, Chafing-Dish Cooking, Welsh Rarebits, and all Salad Dressings.

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The Lady Elgin

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ELGIN NATIONAL WATCH CO. ELGIN, ILL.



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Sleeping cars, parlor cars, dining cars, chair cars and coaches—every inch of them kept pure, healthy, sweet and clean by the wonderful new Vacuum Cleaning System, just installed on the

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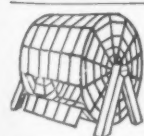
We are not installment dealers—still, if you wish to distribute a Diamond expenditure, you may do it on your plain note with six per cent interest. The interest is the only difference we make between cash and time price. We make no inquiries. If the banker tells you your note will be taken care of at maturity, it will be accepted without scrutiny. You will infer from the foregoing that we are after high-grade business—and we are. We have the goods, prices and methods to command it. Will be glad to hear from you.

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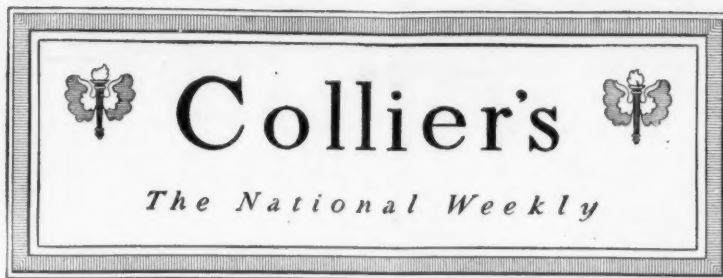
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New York, Saturday, November 2, 1907

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Grand Union Hotel. Opposite Grand Central Station. Rooms \$1 a day up. Restaurants at moderate prices. Baggage to and from sta. free.

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"Yours Truly"

The Only Song that commanded a Dollar Price, is being sold at 25c per copy. (This month.)

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THE DOUBLE SEGMENT TYPE GATE



44 Keys
44 Type Bars
16 1/2 inch Assembling Surface

AND THE RESULT



The Fox Has Established the Durability of the Visible Typewriter

A Typewriter Is No More Durable Than Its Typebar

The double segment type gate in the Fox shown in upper illustration, enables us to use the wide typebar bearing and the heavy typebar shown in lower illustration. The typebar is that part of a typewriter that holds the type and that strikes the printing point when a key is depressed. It is at the bearing point (where the bar swings) that nine-tenths of the wear on a typewriter occurs.

On The Fox this Bearing is Adjustable, and is wide so that when wear does occur and the type get out of alignment it can be instantly "taken up" and the alignment corrected.

This Feature Alone Lengthens the Life of a Machine by Years
It is Exclusive in the Fox Typewriter

¶ On machines where the bar is light weight and bearing narrow, there is no method of adjustment and although they may do beautiful work when new, they will not continue to do it.

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¶ Let us demonstrate it in your office at our expense.
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You can see Dioxogen work. It bubbles when it is cleansing. It cleanses injuries and abrasions. It removes the source of infection. It is safe with children, hence far preferable to poisonous antiseptics, like carbolic, bichloride or formaldehyde.

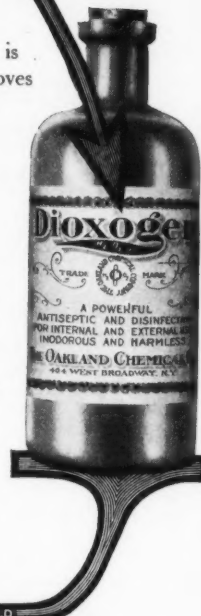
MOUTH, TEETH, THROAT CLEANSER

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Be sure to read the interesting circular, entitled, "The Third Kind of Cleanliness," in each package. It contains valuable information about cleansing injuries, etc.

The Oakland Chemical Company
NEW YORK



Swift's Premium Calendar 1908



Is unique in shape and subjects and unusual in artistic treatment. It consists of three large panels, each 8 1/2 x 17 1/2 inches, richly lithographed in twelve colors and gold, rarely beautiful facsimiles of three magnificent paintings.

THE first panel is a beautiful head—an ideal American girl's head—painted by Miss Eggleston. Miss Eggleston's home is in Brooklyn, and she has made a fine reputation in her own chosen field of art. The Eggleston picture is bordered with a dainty gold frame, the whole having the appearance of being mounted upon watered silk of a silvery sheen. It is very artistic and decorative.

The second and third panels are reproductions of two paintings by the famous Russian artist, *Eliaman Semenovskii*. He has his studio in Paris, where he makes a specialty of figures and classical subjects. He has exhibited at the Paris Salon, the Royal Academy of London and other important exhibitions, and his pictures are popular with wealthy American art connoisseurs. The figures painted for our 1908 Calendar are classical without being severe and they have a warmth of tone and purity of technique that will make them highly appreciated by those who admire advanced art.

The picture here shown is the second panel. The scene represents a young Roman matron momentarily stopping in the midst of her fancy work to play with one of her household pets. The color of this panel is soft and pleasing.

The Semenovskii panels contain no advertising matter of any kind, and will make beautiful art subjects for permanent framing.

We will mail this calendar, post-paid, to any address for 10 Wool Soap Wrappers, 1 metal cap from jar of Swift's Beef Extract, or for 10 cents in stamps or coin.

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EDITORIAL BULLETIN

New York, Saturday, November 2, 1907



Letters of a Japanese Schoolboy

Hashimura Togo, a Japanese schoolboy of San Francisco, 35 years of age, has written to Collier's several letters so naively characteristic in their serious near-English that we are going to print them as a series under the comprehensive title, "Letters of a Japanese Schoolboy." Hashimura explains in his first letter, which deals in a general way with Japan and America as "Noble Allies," that he is now in the hospital recovering "from a brick-bat wound in right hand sent to me by one Noble Ally name of Casey." The Japanese Schoolboy, although no master of English style, has made some quaint, acute observations through his slant eyes. Whoever reads what he has to say about American ladies, the threatened Japanese-American war, civilized clothing and other topics which he discusses in this week's Collier's and in forthcoming numbers, will, we think, acknowledge this.

A Neurologist's Advice

Consider for a moment the following titles:

- "To a Business Man Who is Suffering from Overwork"
- "To a Patient on the Subject of Diet"
- "To a Woman Concerning Her Inebriate Son"
- "To a Young Woman Who is Depressed"
- "To a Neurasthenic Concerning the Rest and Other Cures"
- "To Several Women Concerning Their Nervous Children"

These are the headings of some of the short letters which Dr. Frederick Peterson, one of the country's most eminent nerve specialists, has written for Collier's. The series appears to us to cover admirably the list of ailments with which Americans especially seem to be afflicted. Diet, exercise, the conservation of nervous energy and mental balance—these are the things most of us think about when we discuss the physiology of our active existence. Dr. Peterson speaks of them with authority; and his preaching is likewise interesting. As professor of psychiatry at Columbia, and as head of the New York Neurological Society, he approaches the pulpit thoroughly informed. Beginning in November, the letters the titles of which are given above, and probably others, will appear in Collier's.

An Experiment in Promoting

A letter from a man in Alabama contains this passage:

"Our community has invested more than \$100,000 during the past year in mining schemes, all of which, I dare say, is lost. But, singular to relate, up to this date I have not had one application for a share of stock in my company."

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Here was a man who told the stark truth about the game—and didn't sell a share of stock. He concludes sorrowfully that Barnum was right, and the people want to be humbugged. Mining is a business of exceptional hazards—that fact ought always to be kept in mind.



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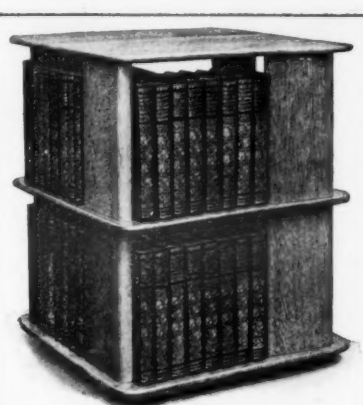
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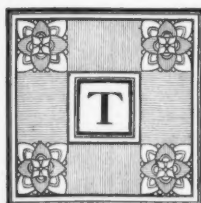
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Collier's

The National Weekly

P. F. COLLIER & SON, Publishers
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NEW YORK

November 2, 1907



The Spread of Temperance

DRINKING, says LECKY, must be attributed most of the crime and an immense proportion of the misery of his nation; and what is true of England is true of the United States. "We drink," said an English writer of 1657, "as if we were nothing but sponges." In the following century retailers were accustomed to hang out announcements that their customers could be made drunk for a penny, dead drunk for twopence, and could have straw to lie on for nothing, and they furnished dens in which they could recover sufficiently to drink again. "Those accursed spirituous liquors," wrote one observer from London, in the eighteenth century, "which, to the shame of our Government, are so easily to be had, and in such quantities drunk, have changed the very nature of our people." And as the beginning of most violent crime on a big scale in English history is parallel with the spread of strong drink, so in our country crimes of violence, crimes of debauchery, political corruption, the waste of wages, the ruin of families, all have their home and origin in the saloon. Civilization will not be a success until the saloon is but a memory of what men once endured. West and South in the United States to-day the path to temperance is being followed with more determination than ever in the history of our country. In more territory is the saloon made illegal, and in a greater part of this territory is public opinion sufficiently strong to make prohibition a success. When it is a success, life will be brighter for the wives and children of hundreds of thousands of fathers and husbands.

Falling in Line

WHEN POLITICIANS BEGIN in numbers to take up a cause, what is the significance of their enthusiasm? As many powerful interests are backing the saloon, and as political machines have always loved it dearly, the tendency of practical politicians to come out for prohibition and the enforcement of prohibition means that the popular movement has become so strong that they desire to ride the wave. It is now frequently possible for a man to win against his party organization by taking up this slogan. While progress is obvious in many parts of the country, it is most rapid in the South, where the reason for it is most clear. If liquor is the general stimulant to crime in every State, it is still more potent where negroes are abundant, and the realization of this fact helps to explain the very rapid march of the prohibition movement in Missouri, Tennessee, Kentucky, Texas, Mississippi, and other Southern States. In the last five years the cause has been helped greatly by the existence of the Anti-Saloon League, with methods so different from the old prohibition crusading. This new body appeals to the reason and talks facts. Nobody could believe it fanatical. It furnishes figures. It calmly demonstrates effects. It studies the saloon from the standpoint of the economist. And the country is becoming converted. At the present rate of movement, the issue must before long be forced upon the parties in every State. Skepticism about the possibility of prohibiting no longer tells. Where public opinion is strong, prohibition is sufficiently possible to mean an immeasurable advance in the prosperity, virtue, and happiness of the race.

Little Old New York

THE METROPOLIS IS MANAGING to furnish entertainment, at present, for every taste. Those who are depressed by the more serious irregularities of the traction magnates can take pleasure in the reasons which caused the Metropolitan Company to pay club dues for Mr. SHONTS. And politically, also, New York is indulging in a serio-comic mixture. It seems needless to be so hard on Mr. PARSONS. Whether his judgment was erroneous or correct, he doubtless believed that his alliance with Mr. HEARST meant some chance of electing a few men superior to the Tammany nominees and also forcing MURPHY to put up a ticket more respectable than he might wish. The practical thing for the voter to do is obvious. Let him study the tickets, learn all he can about the candidates,

and vote for the best man for every place. Scratch, Scratch, Scratch. The creature who votes straight on such a list deserves no more respect than the most feeble-minded in a flock of sheep.

Where? Oh, Where?

MR. HUGHES, in another of his straight and elevating speeches, defining his view of public office, has emphasized the need of single-mindedness and independence. It was not his fault that the step which he proposed toward those ends, the Massachusetts ballot, was greeted with hostility by the politicians and somnolence by the people. Where is the spirit that will destroy a ballot which is an enormous bulwark to the power of the machines?

Hard Times

WHILE WALL STREET is frightened to excess, business west of the Alleghenies retains its confidence—possibly also to excess. It is well not to be as panicky as the oversensitive financial centre, but it is well also to avoid the danger of overconfidence. A little caution, a little economy, will do only good. Although actual hard times will probably be avoided, a certain price must be paid for the speculative spirit of recent business history. This price we must be prepared to pay, in soberness of mind, without alarm, with a clear understanding of its necessity. Nothing could do so much to justify and render safe the Western confidence as the passage of a rational currency act by Congress. Whether it be the plan recommended by Mr. RUBLEE, in this issue, or the one being worked for by the Bankers' Association, or another, some new system is a necessity, if we are to cease to invite a panic by retaining a currency which is not only a constant waste but an invitation to disaster. There is no way in which Congress can make itself as useful as by taking up the currency question with earnestness and doing something for elasticity—for in elasticity lies the very secret of economy, unimpeded activity, and protection against mishap.

Beauty in the Fall

THE AUTUMN BROWNS are in their glory; the beauty of sober sumptuousness is at the full. Perhaps the bounding youth of spring most stirs the blood, but autumn assuredly is the season which takes to itself the warm reaches of thought, the trustworthy and patient devotions of the mind. The bronzed leaves, the mellow stacks of gathered corn, the changing brightness of the grass, the richness of fulfilment, are all about us now; the consciousness of death, rendering more dear the everlasting springs. Ah, season of maturity, pure water toasts are thine; O Middle Life, nothing of Youth is fairer than thy supporting charms.

An Ohio Pulpit

LOUD WORDS AND FIERY emerge from the countenance of the Rev. CYRUS TOWNSEND BRADY. After garbling Mayor WHITLOCK's utterances, even beyond the ethical limits of fiction, the clergyman proceeds to characterize the present mayoralty of Toledo as "the most inept, indifferent, and disgraceful administration within my large experience of American cities." In his large experience of American cities has the Rev. BRADY ever chanced upon that considerable village Philadelphia? Does his profound sociological lore include New York under Tammany? Or San Francisco under Schmitz? Or Louisville or St. Louis or Pittsburg or Milwaukee under their respective rings? The clerical gentleman finds the Mayor not only "a timid doctrinaire" but also "the common enemy and oppressor of all," which is a truly interesting and surprising combination. If the last phrase rings familiar, it is because the Cicero of Toledo, his own craterful of volcanic verbiage failing for once, has turned to his classics and paraphrased the impeachment of WARREN HASTINGS. For the benefit of those who regard a "Rev." in front of a man's name as a patent of righteousness, it may be well to say this: that during BRAND WHITLOCK's administration Toledo has been free from that domination of the public-utilities politics which disgraces so many of our American cities, and that in the present campaign, running on an independent ticket, he is fighting the cause to which his administration has been devoted.

Collier's

Results of the Pure Food Law

LAWMAKING is more spectacular than law-abiding. The one is full of debate and contest, the other creates no excitement. The Pure Food law, when it hung in the balance of debate at Washington, engaged the attention of the country; after ten months on the statute book no one mentions it save an occasional enthusiast or pessimist to ask if it's really doing any good. Dr. HARVEY W. WILEY, one of the principal supporters of this law, and officially charged with its enforcement, tells us that "fully ninety-five per cent of the manufacturers are either obeying the law directly or using their utmost endeavors to do so. We find very rarely any person who is wilfully or openly violating the law, knowing it. The moral effect of the law has been of the happiest kind. The remarkable result is seen of an almost universal compliance with the law, without a single case ever having been presented to the courts. Perhaps there is no law which does not work some injustice, or under which some innocent person does not suffer, and the Food and Drugs Act is no exception. The method, however, in which the law has been administered, the conservative decisions which have been rendered, and the willingness of the officials to give any reasonable concession has made the enforcement of the law almost perfect without appeal to the courts." It is well to pause occasionally and take account of progress just because law-abiding is less exciting than lawmaking. Here is a law which for seventeen years knocked in vain at the doors of Congress. Only with the aid of the Packingtown scandals was it finally passed. And, by reason, of that stern popular demand, it was passed in the form desired by its friends, not its enemies. Now it is ninety-five per cent obeyed.

Depth in Drama

THE EASIEST WAY to become famous in New York City is to get a job as dramatic critic on a newspaper and say that the latest musical comedy will make money. Who wrote "The Master Builder"? ALLA NAZIMOVA, probably; maybe Mr. WILLIAM WINTER. Who chiseled that exquisite gem of thought: "'Dolly Doughnuts' scores. Will keep the Casino crowded for months to come"? MR. BUMP of the "Daily Tellibune"—in letters three feet high on every bill-board. Here lies the primrose path to greatness.

Fame

AS A STUDY in the perils of greatness, we call attention to the career of A. E. FOWLER, the American agitator who stirred up the famous Anti-Oriental riot in Vancouver last September. For twenty years this man had been a soldier of ill-fortune—cook, private in the army, desultory follower of a half-dozen humble crafts, and always a small agitator. Driven, doubtless, by that desire of fame or notoriety which often becomes a consuming passion in small natures, he began to address mobs from cart-tails in the old Dupont Street people's forum of San Francisco, and to preach a crude Socialism in the lumber camps of the Northwest. Finally, he specialized on the "Japanese peril." He started a movement in Seattle. Being one of those half-baked labor leaders who accept and proclaim as full truth every passing rumor, he had no better luck than he deserved. He was in very hard straits when British Columbia became violent over the Japanese question. FOWLER crossed the line to stir the pot of agitation, and it bubbled over. The events of one night made him famous; Tokyo, New York, London, and Paris heard of him. The British press, forced, in the face of its anti-Californian fulminations, to find some apology for this British fall from grace, laid the row at his door. A sensational newspaper correspondent discovered that the whole thing was a plot of FOWLER's to entangle the British Empire. He had the fame which he craved; and it drove him stark mad. In a week he had invaded Bellingham as the head of a movement, independent of all labor-union support, to drive the Oriental into the sea. In a fortnight the labor leaders of Seattle, moved by his antics, had haled him before a lunacy commission, which promptly committed him. The last heard of FOWLER, he had climbed a tree by night, dropped from its branches to a point outside the asylum wall, and was loose in the Northwest.

Japanese Astuteness

THE PRESIDENT'S ORDER excluding Hawaiian Japanese and all other subjects of the Mikado unprovided with passports was a half-measure, designed to salve Japanese pride and at the same time allay agitation on the Pacific Coast. Already the Japanese have found a way to beat it; are beating it to such an extent that the immigration authorities sit up worrying of nights. To enter the United States a Hawaiian Japanese has now only to enter Mexico, make his way to El Paso, or some other main point of entry on the border, show sixty dollars, and apply for admission "in transit" to British Columbia. It costs him four dollars for the head tax and fifty-six dollars for a second-class ticket to Vancouver, which he must buy as a "guarantee of good faith." There is no provision under the present law for seeing that he

gets to Vancouver. But the conductors of the Southern Pacific trains keep watch for the immigration authorities; and they report that practically all the Japanese "in transit" leave the trains at Sacramento. Chinese passing "in transit" have to put up five-hundred-dollar bonds to insure their clear passage through this country; not so the Japanese—another sop to Japanese pride. The clever little brown men have learned that this plan is feasible, if troublesome. Nearly a thousand have so entered since last April, and the transit applications are increasing.

How They Cross

FROM THE NUMBER of Japanese caught illegally crossing the border and deported for the offense, it is reasonable to assume that many are coming in without the formality of asking for transit privileges. The last batch shipped out of San Francisco numbered 117, and it came from the single district of Laredo. They have many chances for running the guard. It would take a whole army to patrol the Mexican border, which runs from the Gulf to the Pacific. The people of Texas and Arizona believe that the machinery of the old "underground railroad," which smuggled Chinese into California in the days when Chinese were in high demand, is now in use by the Japanese. Except by some accident of the future, no one will ever know the processes of that mysterious traffic, as adventurous and unsavory as the old "black ivory" trade. Terrible tales exist as tradition on the Coast. They tell of "underground railroad" smugglers who ship Chinese in crates billed as household goods; of crates opened at their destination to show a tangle of dead Chinese suffocated in the freight cars. The Northwest has a gruesome story of scow schooners which creep through the misty Puget Sound to land Chinese passengers at points near Seattle. When these vessels are overhauled by revenue cutters (so say the narrators) the crew take up their passengers, who are kept manacled and weighted, and drop them to drown through a chute in the hold. Probably there is a germ of truth in these tales of horror; the capture of occasional bands of uncertified Chinese who will not account for themselves bears out the tale. And if an underground railroad exists, certainly the Japanese are not the men to fail in using it.

Canada's View

FROM THE DAYS when the Provinces welcomed fugitive blacks, one ideal of Canada has been that which JAMES RUSSELL LOWELL fondly attributed to the Republic:

"Whose latch-string never was drawn in
Against the poorest child of ADAM's kin."

Homogeneity is not a very telling argument there. Some social leaders of Canada have Indian blood in their veins, some Chinese, some a touch of tawny. Many natives intermingle English, Scotch, Irish, and French strains. There has never been proscription of Latin, Slavonic, or Semitic blood, nor until recent years, and perhaps under instigation from the United States, any objection to Malays or other Asiatics. Canada's Federal institutions provide for official and parliamentary use of two languages. The principal Provinces have different civil codes, and but two have divorce courts. The school system promotes denominational education. If homogeneity be defined, with WEBSTER, as sameness, then the established ideal of Canada is rather heterogeneity. Individual and communal liberty in the utmost practicable degree, in order that diverse inhabitants may all equally rejoice in Canada's institutions, and so entertain joyfully a common patriotism—that is at least one conspicuous Canadian ideal, if any may be formulated from cool consideration of what has been and what is in a country of people so practical and so little given to philosophizing on their national life.

Her Probable Course

SIR WILFRID LAURIER, conscious from the first of backing by powerful commercial, denominational, and racial elements, showed his usual steadiness by declaring that no course should be taken in panic. He would not ask the London Government, offhand, to denounce the convention of last year, by which Canada at once obtains important commercial privileges in Japan, and assures Japanese people of equal rights with all other desirables in Canada. He would take time for inquiry, and give time for discussion. Public opinion, which seemed to have been stampeded for a few days, by fear of a recurrence of the Vancouver outrage, soon turned toward him. Yet he has not indicated that he may not conclude to limit, if not stop, Japanese immigration. His policy will be formulated when close inquiry in Japan shall have shown that there is or is not any probability of Japanese coming to British Columbia in such numbers as to dominate, or even powerfully influence, that Province. They do not appear to be objectionable as an industrial or democratic element, but would be objectionable, as any other immigrants would be, if likely to

be arrogant, exclusive, undemocratic, permanently foreign, and dominant. But migration of races, a term which includes em- and im-migration, is restricted much more by poverty of the would-be migrants than by all other adverse factors. A large portion of the Japanese on "The Coast" obtained individual passage money in Hawaii, after going there on the coolie-contract system. Some form of this system dumps immigrants of many other nationalities into the States and Canada. It contravenes the principle that none but immigrants who reach port by payments from their own pockets are desirable. Destroy the padrone system, or its practice in North America, and you will do much. Canadian opinion, on the whole, does not appear to desire proscription of any who may anywhere have shown industry, frugality, steadfastness, and energy in such degree as to have earned and saved, not only their passage money hither, but the further amount that will support them until they can benefit their adopted country by their labor.

The National Game

HAIL the Chicago National baseball team, world's champions of the world's biggest, cleanest professional sport! Their victory was a proof that baseball is free from that crooked play which has driven professional wrestling to the wall, which has done more than brutality to put pugilism under the ban of Legislatures, and which has made horse-racing a reproach. Chicago had been having an easy time with her Detroit opponents,—none so rash as to believe that Detroit had a chance. The series was "best four out of seven"; Chicago, when it came to the Saturday game of October 12, had three games won to Detroit's none; she needed to get only one more game out of four. Now, if Detroit should win that Saturday game, there would be another match, and a Sunday one, in Chicago; it was worth at least \$35,000 to players and management to drop that one game. Imagine what a pugilistic manager or a racing man would have done under like circumstances! But Chicago put in her very best pitcher, whom she had been saving for emergencies, played her quickest and prettiest baseball, and "shut out" Detroit. Our hat is off to the League. Such an amateur spirit points the way for the American college teams.

A Striking Moment

WROTE GILES FLETCHER, the English poet:

"How shall a worm that crawls along the dust
Clamber the azure mountains?"

What were the thoughts of the man who had had no part in the actual construction of the highest building in the world, as he looked down upon those standing agape in the cañon of Broadway more than an eighth of a mile below him? To this youth was given the task of affixing a bit of ornament at the tip of the sixty-two-foot flagpole which surmounts the building. This feat he accomplished quickly and without ostentation. As he poised there, at the end of the spar on the loftiest building in existence, was he, like IBSEN'S Master Builder on his church tower, filled with a poetic surge? Or, as he swung there with the wind in his ears and eyes, did it seem to him for a second as if he were the possessor of all below—the crawling men and cars, the ferryboats plying in the harbor like water-beetles, the ribbon-like sweep of the Hudson, the eternal Atlantic, and the honey-combed rind of old Manhattan? Or did he think at that dramatic instant only of his tackle and the task in hand?

Bursting Out

MAYOR WARDWELL OF CAMBRIDGE, Massachusetts, has spoken. In an address of advice to several score of young men in his city he said: "Any man who does not know enough to turn the brim of his hat down ought not to have brains enough to be at college. Do not pattern yourselves after the Harvard students. Be and act like men." In like manner he inveighs against "idiotic, upturned pantaloons." This is rather strong. Let the Mayor muck-rake some less normal instinct than a taste for conspicuous haberdashery. An upturned hat-brim has no more to do with manliness than an upturned nose. Nor does it in any way interfere with its owner's subsequent usefulness in

municipal government. Undoubtedly CÆSAR at nineteen used to pin a rare lotus to his toga before he appeared on the street. And if any young man of to-day, be he collegian or stevedore, takes satisfaction in rolling up the bottoms of his trousers, why should he be discouraged? Youth is entitled to its badges no less than Mayorhood. Mayor WARDWELL seems to lack tolerance.

Style

FORTHPUTTING—*a.*, disposed to "butt in," to exhibit "nerve" or "side," to be "fresh," bold, or presumptuous. The last word in polite monthly-magazine slang. Authors who hope to have a favorable reception for their manuscripts can not do better than insert this word now and then throughout their stories. If placed in the first paragraph its effect is almost sure. Thus: "Miss Pennington set down her teacup. 'Don't you think—' she beautifully hesitated—'Isn't it just that, that she is a bit forth-putting?'" Endorsed by Mr. HOWELLS and all prominent magazinists. We guarantee results.

Injunction on the Fly

EXPRESSIONS of interest in regard to our recent note on the extermination of the fly indicate that the public is no longer content to cry "Shoo!" and put up fly-screens, but is determined to abolish this small beast. It is really surprising how easily this can be done. The presence of flies is a sign of dirty housekeeping, if by that term we include the care of barn and poultry yard. Although the ancestor of all flying-machines, which still bear his name, *Musca* seldom extends his flight more than a few hundred yards, and in the majority of cases a few hundred feet, from the pile in which he is hatched. Any isolated house, therefore, or any residence neighborhood, can absolutely rid itself of the plague of flies by removing, properly screening, or poisoning every possible breeding-place within three hundred yards. "Thick as flies" has passed into a proverb, and at first sight their extermination would appear to be about as hopeful as the

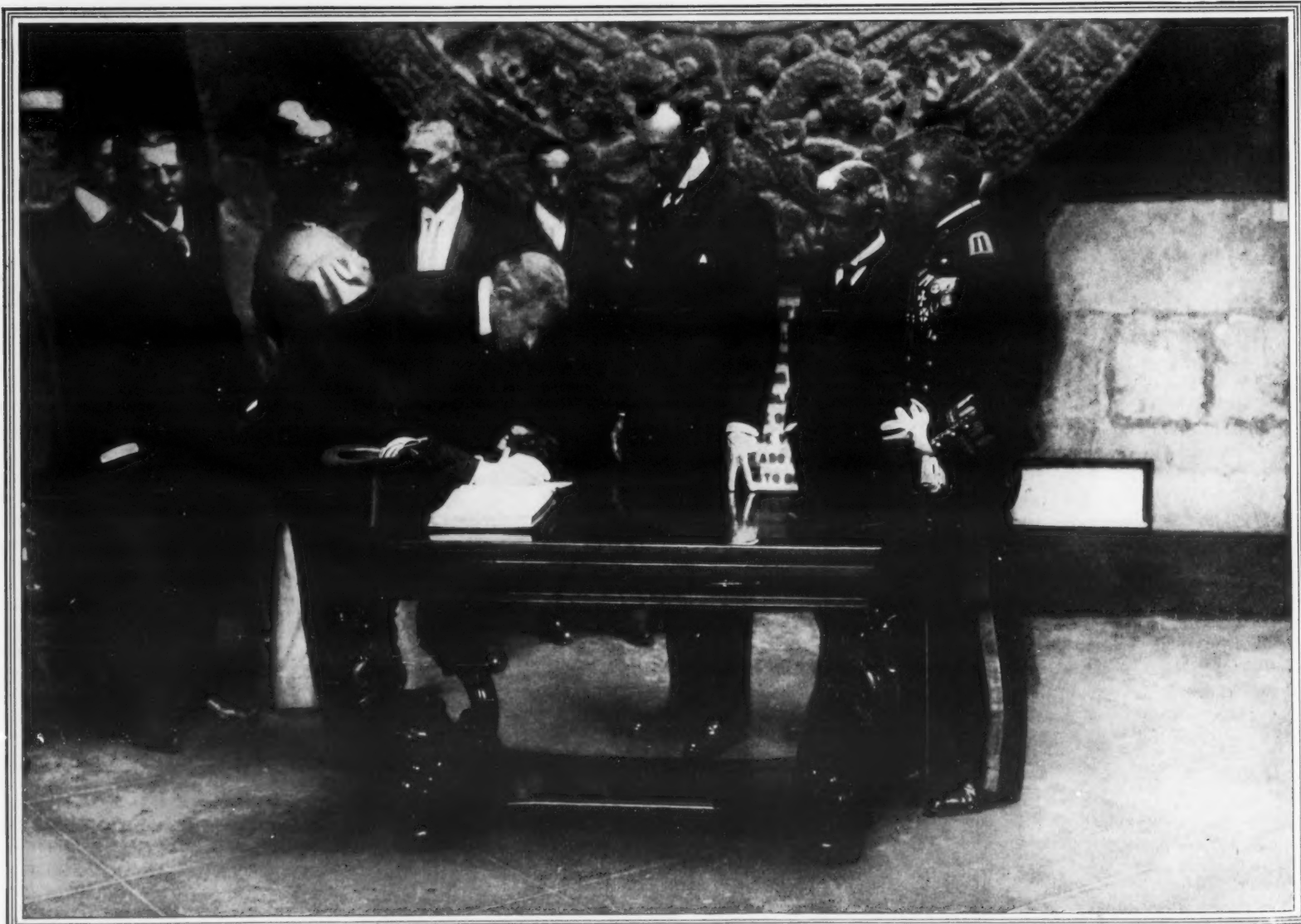
attitude of the famous "Walrus and the Carpenter" upon the sea beach, who "wept like anything to see such quantities of sand." A similar feeling oppressed us when we began our campaign against the mosquito in malaria, but it melted on the discovery, by actual experiment, that a whole town or region with an international reputation as a fever-bed could be rid of malaria completely by merely draining, poisoning, or filling up a few dozen anopheles puddles. Similarly with the fly; no dirt deposits which remain long enough to allow the eggs to hatch in means no flies.

How to Treat Him

EVERY KIND OF DIRT must be included in this category—pieces of food, dust heaps, garbage cans. Small deposits of dirt, such as those resulting from careless housekeeping, sweeping dirt underneath carpets or beds, or behind doors, or under floors or porches, are just as dangerous as stables. Where the dirt deposits are of such magnitude or nature that it is impracticable to get rid of them or remove them every three or four days, then they may be either screened or poisoned. The former course is preferable; but the other method can be carried out very effectively and inexpensively with any of the commercial forms of arsenic—Paris green, London purple, or white arsenic. All that is necessary is to sprinkle enough of the powder to make a slight dust, or bloom, over the surface of the deposit once a week. It will not injure manure for commercial purposes, and is almost free from risk if reasonable care and intelligence be exercised. Should small amounts of it be transferred by accident from the fertilizers treated to salad vegetables or fruits, a single rain will wash them clean. Indeed, arsenic in some form is frequently used in horticulture as a preventive against worms, codling moth in apples, the potato-bug, and other insect parasites. It seems ungrateful to say anything against man's friend, the horse, but there can be little question that his stables furnish the breeding-place for two-thirds of our flies. And as it also happens that through their product the germ of *tetanus* (lockjaw) is almost exclusively propagated, the coming of the automobile and the disappearance of the city stable will be hailed by science with relief.



Secretary of War Taft and his party in the grounds of the Shiba Palace in Tokyo on the occasion of his visit to Japan early in October. Standing beside Secretary Taft is Ambassador O'Brien; General Edwards stands behind Mrs. O'Brien. The figure at the extreme right is that of Count Terajima, Court Chamberlain



Elihu Root, Secretary of State, writing his name in the visitors' book at the National Museum of the City of Mexico. Mr. Root's mission to the neighboring Republic was supposed to be the discussion, not only of the relations of the United States and Mexico, but also of these two Republics with the other countries of Central and South America

Our Secretaries Abroad

Mayor Johnson insists that three-cent fares can be made to pay six per cent dividends on the unwatered stock of the actual valuation of tracks, cars, and plant. The Cleveland Electric Railway people declare that he is as wrong in this as in most of his traction program, that he never was a practical operator but a promoter. To test the accuracy of Johnson's claim concerning three-cent fares, the Cleveland Electric Company tried them for a limited period as a test on separate cars over a minor zone extending two miles from the Public Square. Before the experiment an estimate as to the effect on gross earnings was made on separate slips of paper and signed by Mr. Johnson, by Mr. Du Pont, his street railway expert of the three-cent fare Forest City Railway, and by Horace Andrews, the President, and J. J. Stanley, the General Manager, of the Cleveland Electric Company. The estimates were then sealed and put away. Johnson and Du Pont prophesied respectively increases of 5 and 8 per cent; the representatives of the Cleveland Electric Company predicted a loss of 5 per cent. The actual result was a falling off of 5.74 per cent



MAYOR TOM L. JOHNSON

"Three-cent Tom," the genius of Cleveland



Tearing up the tracks on Quincy and Central Avenues

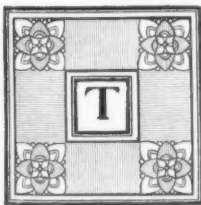
The Issue in Cleveland

*The Burton-Johnson Contest for the Mayoralty
an Issue of Large Importance to Ohio*



THEODORE E. BURTON

The candidate who stands, in traction affairs, for seven tickets for a quarter, with universal transfers, and a lower rate whenever a 6% interest return on actual valuation of the properties will permit of the reduction



The issues dominating the intense and bitter campaign are the administration's record and its traction program. In fairness let us hear both sides.

The Johnson Side

I. Administration

MR. JOHNSON is responsible to no boss except the one who sits in the Mayor's chair. At the sacrifice of his personal fortune he has given his time for the public good. He has separated party from municipal politics. His only criterion of service has been efficiency. Republicans have been nominated on his ticket and Republicans hold some of the most important positions in his cabinet.

Corruption has been eliminated from every department. In six years no charge of graft has been proved against his administration. When necessary he has had the courage to be unpopular with his subordinates. He stands by the Chief of Police in enforcing discipline. Women of the underworld are not taxed, but kept in order. Saloons may keep their side door open on Sun-

day so long as they are orderly. No ward man visits them.

The streets are clean and well paved; the parks are well kept. The city now does work more economically than it was formerly done by private contract. Successful municipal garbage and municipal lighting plants have been established. Public baths, with free tubs in which the women of the neighborhood may do their washing, have been built.

The old workhouse system is being abolished. A farm colony, where misdemeanants are reformed, has taken its place. Where formerly the people had no means of recreation, they now have a great recreation pier, free baseball diamonds and skating ponds, and "Keep off the grass" signs no longer restrict their enjoyment of the parks. A civic centre has been planned and carried through in opposition to selfish interests.

The death rate of the city has fallen in six years from 16.02 to 15.64 a thousand. Rigid meat and milk inspection laws have been established; a waterworks plant has been completed; houses throughout the city have been metred, decreasing the consumption and increasing the income. This department, formerly the scandal of party politics, has been placed in charge of an expert undisturbed in authority. Mr. Johnson has demonstrated that an American city may be well governed. He has made Cleveland a model for study by municipal authorities throughout the country.

II. Traction

MR. JOHNSON found the city with a street railway monopoly, controlling all the franchises within the city limits, and all the connecting franchises of the

suburbs. Its rate was eleven tickets for fifty cents. The experience of his business career as a traction man he has brought to the service of the city. Thanks to him, that monopoly is now willing to grant seven tickets for a quarter.

He held that three-cent fares would pay a six per cent dividend on unwatered stock and has proved his point. The Forest City Railway Company, getting a revocable franchise over streets on which the Cleveland Electric had not cared to lay tracks, has been hampered by fifty-four injunctions, and every obstacle that corporation or legal mind could devise. Through its powerful stock interests, the Cleveland Electric has united all the banking interests against the new enterprise. A paid press has fought him at every move. Yet the Forest City is paying six per cent on its capital stock.

The Mayor is against any but revocable franchises; he will make no compromise with the Cleveland Electric except on the basis of a holding and operating company, which will turn the street railways over to the city as soon as the State law will permit of municipal ownership. He has been fair to the company; he has been liberal with it in the matter of paving and his construction of the city regulations, though, in order to threaten the people with the consequences of their opposition, it tore up its tracks on two of the main streets.

Is a man whose life has been spent in national affairs as fit as one who has studied it for six years, to solve this problem in the interests of the people? The Mayor's policies approach fruition. The expiring franchises of the Cleveland Electric can now be regranted in a revocable form that will permit of municipal ownership. If this chance is lost, it may not come again in

twenty years. Mr. Johnson holds that the only way to make good government possible is to municipalize those monopolies which in private hands inevitably mean bad government. By his administration he has shown that when corporations have no power in the city hall, efficiency is only a question of choosing the right man.

The Burton Side

I. Administration

CLEVELAND'S departments have always been fairly free from corruption. Whether he uses Republicans or Democrats, Mr. Johnson has organized a personal machine of which he is autocrat. He has amalgamated municipal dreamers and Democratic place-hunters in a unit of vote getters. The city's debt has increased from \$13,000,000 to \$28,000,000 in the six years of his régime; the number of city employees from 3,700 to 5,400, every one of whom is a political worker influencing the votes of relatives and friends. By defying the State Sunday closing law the saloon vote has been made solid for him, thanks to police power.

He is a demagogue who sacrifices everything to love of applause, a theorist who misuses his office to promote policies with a Socialist trend. A fund of \$600,000 accrued from the gas-franchise tax for building a new city hall he diverted to other purposes. Forty thousand of this was spent by his county clerk in establishing tax schools for the propagation of his theories on taxation. His farm colony has turned a profit for the workhouse into a loss. It lacks discipline, is inefficiently administered, and makes what should be a punishment an outing in the country. He has sacrificed necessary bridges and needed public improvement to the development of his hobbies. He went to an enormous expense to put water meters throughout the city, though the water supply is all but

unlimited and he once advocated that water should be free. Many of the improvements which he claims as his were begun in other administrations; he has only carried them on. On the score of franchises he is not above criticism himself. He granted an indeterminate one to the East Ohio Gas Company, controlling natural gas wells, which is owned by the Standard Oil Company; an indeterminate one for a freight belt line around the city to M. A. Fanning, president of the three-cent fare company, and W. R. Hopkins, a Dick henchman. This was supposed to be for all lines, but now it is not denied that it is controlled by the New York Central.

II. Traction

WHAT Cleveland needs is an immediate settlement and an end of the turmoil which Johnson has been promoting for three terms. He has not proved that a three-cent fare is economically feasible. He will not commit himself to a three-cent fare with universal transfers to the suburbs and pleasure resorts without the city limits.

The reports of his Forest City Railway are inadequate. The only large blocks of stock taken by any one except a personal friend were taken by a wealthy brewery. Forty per cent of the expiring franchises have been awarded to it under conditions that do not guarantee universal transfers. It might force the Cleveland Electric to sell its property for a song or tear up its tracks and thus become a monopoly itself. Not only do State laws not permit municipal ownership, but there is no likelihood of a change.

Johnson absolutely controls the Forest City Railway board of directors, who take orders from him. Without his influence the company could never have existed. The city legal department has aided in its battles. The police force has been used to get the consent of property holders. The streets were used for a car barn on

one occasion and the whole machinery of the city government has been subverted to the uses of a private corporation.

Johnson has made his three-cent fare his slogan to win popular support. He has told his audiences that he believes street cars should be as free as elevators, thus winning most of the foreign-born population to his side. His old associates in the traction business in Cleveland say that he was never a practical operator. He was a promoter without a rival in winning councilmen, one way or another, to grant him a franchise. As a director, he always stood for more water than his conservative colleagues and for a straight five-cent fare.

Those in charge of the company of which he was once a stockholder, embittered by the long war, mistrust his motives. The Cleveland Electric is already selling seven tickets for a quarter, with universal transfers in and out of the city. This rate, says Mr. Burton, in his traction platform, must continue from October 1, 1907, to October 1, 1908. Meantime, a committee of experts will ascertain the actual valuation of all traction property within the city limits, allowing for the valuation of franchises unexpired. Neither watered stocks nor bonds are to count. A rate of fare not higher than seven tickets for a quarter, which will yield six per cent on actual valuation, will be established, with a twenty-year franchise with readjustment, at a lower rate if possible, but not a higher rate, in ten years, and books permanently open to public inspection. Transfers will be universal in and out of the city and preferably the Forest City and the Cleveland Electric will be amalgamated.

This leaves the Cleveland Electric its life and nothing more. Its President, Horace Andrews, refuses to bribe councilmen. He is an able manager. The city will have complete regulation of a private monopoly economically run without the uncertainty and indefinite expectation of municipal ownership.

Wu Ting-Fang

By WALLACE IRWIN



FROM the land of joss-pavilions,
Where the poppy-smoking millions
Sit in flat-eyed contemplation of their little pudgy gods,
Where they flee from devil-wagons
And they still believe in dragons
And the pig-tailed population are alike as peas in pods,
Comes a gentleman of unction
To our Diplomatic Function
With an Irish sense of humor and an Anglo-Saxon "sand,"
With a wit by practise heightened
And a point of view enlightened
(Which is more than many statesmen have in our enlightened land).

SO it's sing-sung, ting-aling, Wu Ting-Fang,
Welcome back to Washington to liven up the gang.
Though your satire is emphatic
And not always diplomatic,
You're a pretty decent Yankee, Mr. Wu Ting-Fang.

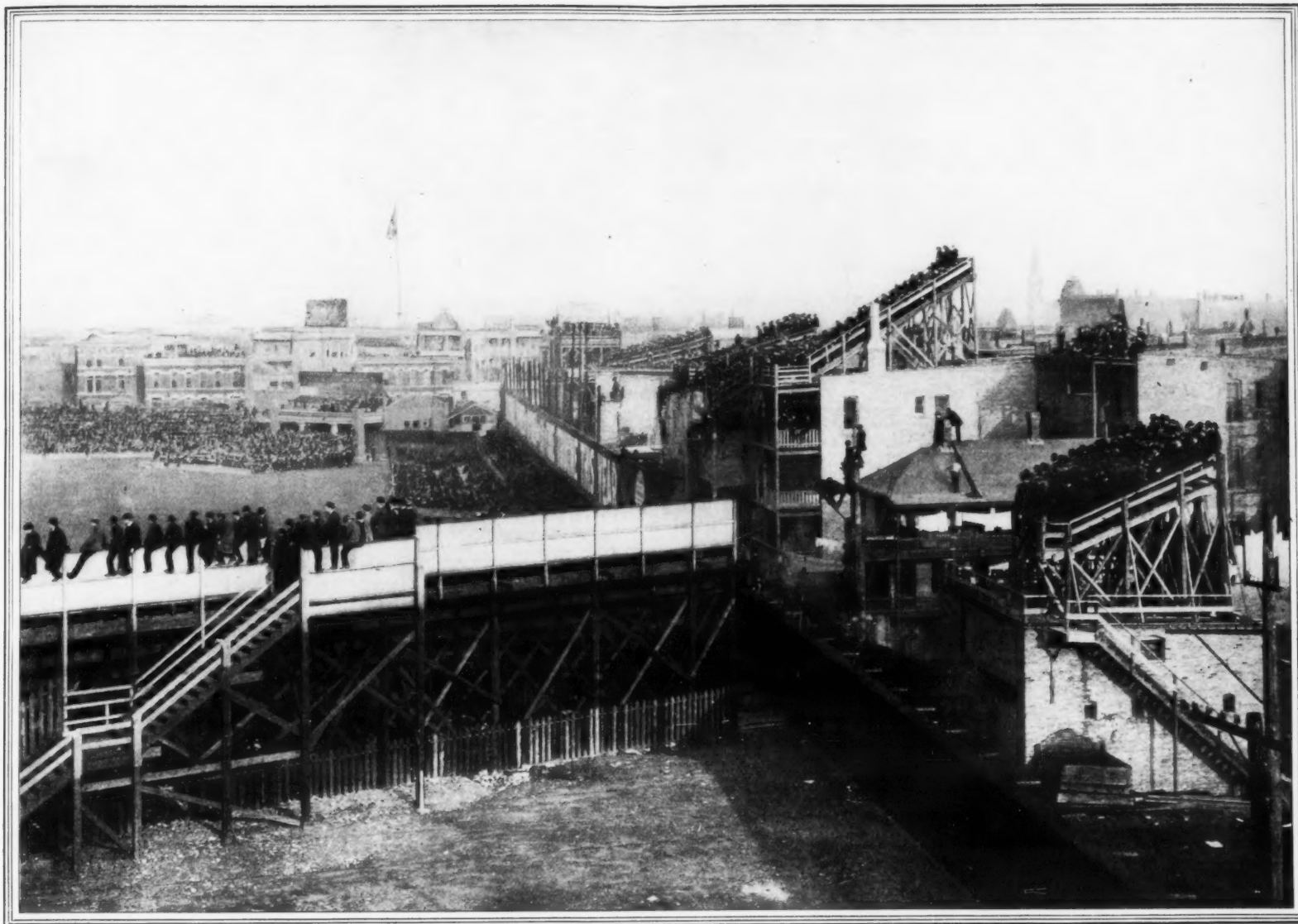


THOUGH he visits many houses
In the silkiest of blouses,
Though his bonnet has a button and his pig-tail is immense,
In an English far from pidgin
He can argue on religion
And can talk of golf and baseball with a fund of common sense.
Mr. Bryce on our dominions
Has advanced some keen opinions;
Mr. Wu has made some lively observations on the same,
Which, for pungency and tartness
And an Oriental smartness,
Make the Anglo-Irish member seem a trifle trite and tame.

SO it's ding-dong, come-along, Wu Ting-Fang,
You can speak the English language with a snippy-snappy tang.
You have seen our courts and hovels,
Tried our health-food, read our novels,
And you still survive to tell it, Mr. Wu Ting-Fang!

THOUGH his boycott still may rankle,
'Twas a kick upon the ankle,
Which his noble Uncle Sammy may forgive—or else forget.
Let's not take it hard or care if
He is sore about our tariff,
But be thankful that His Wu-ship is alive and with us yet,
With his baggy silken breeches
And his after-dinner speeches,
With his views on Western Women, whom he thinks "a trifle plain,"
With his close investigation
And his style of conversation,
Which is somewhat reminiscent of Confucius and Mark Twain.

SO it's pie-pie, hippy-gi, Wu Ting-Fang,
Healthy Chinese Dragon with a real New England twang;
China's rising may come later,
But you're sure an up-to-dater
With a Teddy Roosevelt flourish, Mr. Wu Ting-Fang!



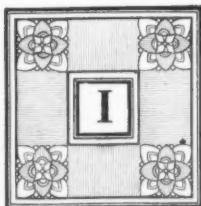
Watching Chicago and Detroit in the World's Baseball Championship Series at Chicago on October 8

Over 1000 spectators, at 50 cents apiece, saw the three Championship games at Chicago from flimsy roof-top stands, from back porches, and from windows. The city authorities carefully limited the number of people allowed on the well-built pavilion inside the grounds, but it was only after the close of the season that property owners, some of whom had maintained stands on the roofs all season, were prosecuted for violation of the city ordinances. At Detroit, also, outside stand-owners profited

A Handicap to Business

Business is Hampered and Made More Risky by the Inelasticity of our Currency. It is the People who Suffer Most, not the Banks or Wall Street. The Trouble is Caused by the Present Method of Providing National Bank-notes. A Suggestion

By GEORGE RUBLEE



IN NO other country having a mass of capital to be compared with ours do interest rates go up and down so far and at such short intervals as in the United States. Within the same year in New York the rate of interest on call loans, or loans payable on demand, often rises above fifty per cent and falls below two per cent. Nothing of the kind takes place in France, Germany, Canada, or England. In those countries an interest rate of six per cent is rare, and usually the rate is much lower. The eminent French economist and financier, Paul Leroy-Beaulieu, in an article recently published, says: "We learn here with astonishment, even with stupefaction, that the rate of interest on call loans often rises in New York to fifteen or twenty per cent and even more."

The Fluttering Interest Rate

BESIDES excessive fluctuations in the rates of interest, there are wasteful differences between interest rates in different parts of the United States at the same time. When the rate in New York is three or four per cent, it is frequently eight or nine in Texas, Dakota, or Idaho. Such a condition does not exist in any other civilized country.

We like to hear ourselves talk of the unbounded, measureless wealth of our Great West, and who denies that the security for loans which Western people can give is as good as any in the world? Yet the interest rates show that they have difficulty in getting credit to make their boundless wealth available. Why? Largely because the people who control credit in the Eastern

cities have no adequate facilities for judging competently the value of security offered by Western borrowers. Something in our financial machinery is wrong.

The trouble is that our currency is inelastic. The low and steady interest rates in other countries are due to the use in those countries of currency which varies in quantity according to the needs of business. Such a currency would give us also the benefit of lower and steadier rates of interest and would have a tendency to equalize rates throughout the country. By regulating the issue of elastic bank-notes in such a manner as to make known the merits of collateral security in far-away places the equalization of rates would be further promoted.

Before explaining how our inelastic currency does harm and before examining plans for a better currency I must have a word or two with the reader to clear away possible confusion from the popular use of certain inexact phrases. What is called a "money stringency" does not mean that there is a scarcity of money for circulation. There is a money stringency now; but it does not prevent anybody who has something to sell or can obtain credit from getting money. Every bank depositor can have currency at will by simply drawing a check. Last autumn in a time of extraordinary business activity and during the crop movement only a little more than half of the total currency of the United States was in circulation. The remainder was held by the banks and by the Government. If the amount of currency were increased, people would not carry more money in their pockets or keep more money in their tills than they do now. The additional currency would merely accumulate in the banks. When money is said to be tight, it is really not money but credit that is tight. A stringency in the money market really means that the power of the banks to make loans is exhausted. As the loaning capacity of the banks depends upon the

amount of their reserves, the true currency question is how to enable the banks to keep their reserves at such an amount that they can supply the proper demands of business men for loans.

Why does the power of a bank to make loans depend upon the amount of its reserve? The reader doubtless understands that a bank in making a loan does not deliver cash to the borrower, but gives him credit as a depositor, and authorizes him to draw checks on the bank for the amount of the loan. Deposits mainly represent loans of the bank, and only to a small extent represent actual cash received by the bank. Since business men usually make payments by check, the creation of bank loans does not involve the use of more than a small portion of their amount in currency.

The Problem of the Safe Reserve

A BANK must, however, always keep on hand a sufficient amount of cash, called the reserve, to meet the greatest demand for currency that all the depositors combined are likely to make at one time. Experience has shown that a safe reserve need not exceed one-fourth of the total amount of deposits; and in this country, except in the case of national banks in the largest cities, the reserves of banks and trust companies are much less than one-fourth of their deposits. Recently the deposit liabilities of all the banks and trust companies in the United States were about twelve billion dollars, or nearly four times the total amount of currency in the country, and their reserves were only about one billion dollars. The currency of the United States amounts to about \$3,200,000,000, of which about \$2,600,000,000 is in gold, silver, or Government paper, and more than \$550,000,000 in national bank-notes. Bankers call the \$2,600,000,000

of gold, silver, and Government paper lawful money, because this part of the currency alone is lawfully available for bank reserves. It is not lawful to count national bank-notes, which, like deposit liabilities, are merely promises to pay, as part of the reserves for the payment of deposits.

We are now in a position to investigate and fix the blame for the damaging ups and downs of our rates of interest. The blame belongs to the national bank-notes. Owing to the legal provisions which regulate their issue, they fail to do for the people what bank-notes ought to do. Their issue is not determined by the requirements of business generally, and when they are once issued it is practically impossible to retire them. What advantage is the public entitled to have from the use of bank-notes? The advantage of an increase in the amount of credit available. This results from the supply of bank-notes for circulation in place of lawful money, and the keeping of the lawful money in bank reserves where it can be used as a basis for a much larger amount of credit. A good currency system would provide for the issue of bank-notes when the people wanted them, and for their retirement when the people no longer needed them. How does our present system of inelastic notes work? The mass of currency is fed by a continuous and comparatively steady flow of national bank-notes. When business is inactive, or in a slack season of the year, less currency is used by the people and more is held by the banks. The banks, however, keep their notes in circulation, so far as they are able, because their aim always is to keep their reserves of lawful money as high as possible. So lawful money piles up in the banks; credit abounds, and interest rates become extremely low. This encourages speculation and invites the exportation of gold. When, on the other hand, the people again need more currency, the banks are unable to pay out notes instead of lawful money, because their own notes are already out in circulation. They can not issue an adequate supply of new notes, because with so many already outstanding they can only issue new notes gradually. So they are obliged to pay out lawful money; the reserves dwindle; credit becomes tight, and interest rates rise often extravagantly.

The Anomaly of Our Bank-Notes

THE principal object of the Act of 1864, authorizing the issue of the present national bank-notes, was not to help business, but to enable the United States Government to sell bonds, and so raise money to carry on the Civil War. A brief description of the present method of issuing national bank-notes will be necessary to explain this and also to show the defects of the present notes.

Upon the deposit of United States bonds in the Treasury by any national bank, the Comptroller of the Currency will deliver to that bank national bank-notes equal in amount to the par value of the deposited bonds; and in consideration of the deposit of bonds, payment of the notes is guaranteed by the United States Government, and the deposited bonds are held as security for the Government. The bank receiving the notes is required to keep on deposit in the Treasury a sum equal to five per cent of the amount of the notes for their redemption. The bonds deposited bear interest at the rate of two per cent per annum, and through the demand of banks wishing to take out notes, they command a premium in the market. In taking out notes a bank is influenced by considerations which have no relation to the needs of business. To determine whether it will be profitable to take out notes, a calculation of the following nature is made. Bonds for deposit must be purchased at a premium. The bonds will yield the bank an annual income of two per cent, but from this income must be deducted the loss of interest during the life of the bonds on the premium paid above their par value; also the loss of the premium itself when the bonds fall due and only their par amount is received as principal; next the cost of issuing and redeeming the notes and of sending them to and from Washington, together with the loss of interest while the notes are out of circulation; and, finally, the annual tax of one-half of one per cent which the Government imposes upon the amount of the notes. The bank must also estimate the extent to which it can keep the notes constantly in circulation, so that a corresponding amount of lawful money can be kept in its reserve as a basis for loans. Plainly, the taking out of national bank-notes is not determined by the requirements of business, but by the market price of United States bonds, and by the prevalent rate of interest, which has just the opposite influence to what it would have under a good currency system. It is actually more profitable to take out notes when the rate of interest is low and there is no need of additional currency than when the rate is high. When interest is high, banks lose more from tying up money in the premium on bonds, in the expense of issuing and redeeming notes, and in the notes themselves while out of circulation, than when interest is low.

No plan for the improvement of the currency can be satisfactory unless it provides some way of getting rid of the present national bank-notes. The chief obstacle to their retirement is the opposition of the national banks. This opposition exists because the national banks have purchased the two per cent bonds deposited in the Treasury as security for notes at prices far in excess of the value of the bonds as investments. If

these bonds could no longer be used for the purpose of taking out notes, and stood upon their merits as investments, their market price would probably decline by as much as twenty-five or thirty points, and the banks would suffer a severe loss.

Let us now take up briefly two plans for currency reform. The first plan is not satisfactory, but it brings out the point of view from which bankers are apt to look at the question. It has been approved by the American Bankers' Association, and is embodied in a bill lately pending in Congress.

The Bankers' Faulty Plan for Relief

THE second plan, devised by Mr. Victor Morawetz, a distinguished New York lawyer and financier, deserves attention on account of the sound principles upon which it is based, and because it is an attempt to go to the root of the matter and to remedy the condition which causes the disturbances of credit from which our business suffers, instead of merely aiming at a temporary relief of the symptoms by which that condition is manifested.

The bankers' plan recently before Congress authorizes the issue of a new kind of national bank-notes, called credit notes. Its essential features are as follows: Any national bank may take out credit notes to an amount equal to forty per cent of its outstanding bond-secured notes, but not in excess of twenty-five per cent of its capital. Upon the credit notes so issued the bank must

no concerted action for the protection of business as a whole. In times of danger from an unsafe expansion of credits, what is wanted is not a further expansion, through the issue of bank-notes, but a contraction of credits and an increase of the gold reserve.

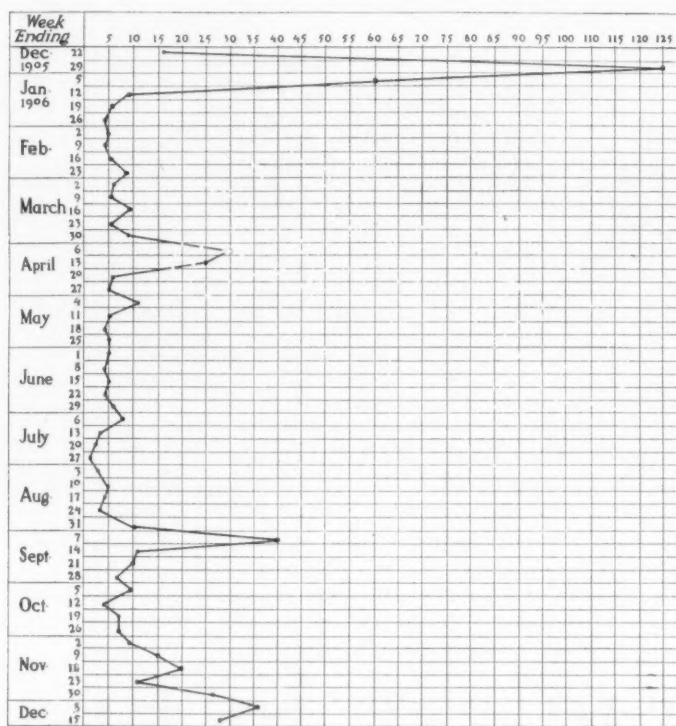
What is Mr. Morawetz's plan? He proposes that the national banks establish a Joint Issue Department, governed by a Board of Managers, to be elected by the banks. This Joint Issue Department would be authorized to issue joint notes to each bank, to an amount not exceeding its capital stock, upon payment to the Joint Issue Department of a contribution of lawful money to a joint redemption fund, and upon delivery of bonds or other banking collateral approved by the Board of Managers, as security for the difference between the amount of lawful money contributed by the bank to the redemption fund and the amount of notes to be received. The plan does not fix the amount of the redemption fund, but leaves the amount to be fixed from time to time by the Managing Board, according to the state of financial conditions. In order to guard against imprudence or abuse of power on the part of the Managing Board, it is, however, provided that the redemption fund shall never be less than twenty-five per cent of the outstanding notes, and never less than such percentage as the Secretary of the Treasury may require. This provision for changing the amount of the redemption fund according to changes in the financial situation is an important and excellent feature of the plan, as it provides machinery for exerting some measure of control over the volume of existing credit, and consequently over the rates of interest. If the Managing Board should order an increase of the redemption fund, the withdrawal of gold from the reserves held by the banks against their deposit liabilities for the purpose of complying with the order would diminish the capacity of the banks to make loans, and interest rates would rise; on the other hand, if the Managing Board should authorize a decrease of the redemption fund, the return of gold to the bank reserves would have an opposite effect and interest rates would fall. All the notes issued under this plan would be exactly alike; they would be redeemable in lawful money, and they could be retired at any time.

Currency Reform a Hard Subject

THE provision for the deposit of bonds as security is for the protection of each bank against the liability assumed by it in respect of notes taken out by other banks. In connection with this provision, Mr. Morawetz has suggested a way for the retirement of the present inelastic bond-secured notes. He suggests that the Joint Issue Department be required to receive United States two per cent bonds as collateral for note issues, and that in order to induce such deposits, the banks be credited in respect of the taxes payable upon notes taken out against such bonds with an allowance equal to interest at the rate of one-half of one per cent per annum on the bonds. This allowance would make it profitable for banks to retire their present bond-secured notes, and to take out joint notes in their place, pledging the bonds now deposited in the Treasury as security for the joint notes. The retirement of the bond-secured notes would, of course, be made possible by the repeal of the existing legal restrictions. Lastly, Mr. Morawetz recommends the establishment of branches of the Joint Issue Department for different

sections of the country. The banks in each section would appoint a committee to deal with note issues, under the supervision of the Board of Managers, and to pass upon the receipt of security for notes issued to banks in that section. The familiarity of the different committees with local business enterprises and values would enable them to accept good securities upon which it may now be difficult to borrow because the real merits of the securities are not widely known.

The reader may wonder why the currency has not already been reformed. Why is there not now an insistent public demand for an improvement, for the adoption of Mr. Morawetz's plan, or of some other plan based upon sound principles, if the public welfare is so deeply concerned in a reform of the currency? The answer is that the matter is not generally understood. Notwithstanding the intense application of our energies to money-making, notwithstanding our reputation for shrewdness, for ingenuity in organizing business, it is a singular fact that the people do not see that they are losing profits and missing opportunities to create wealth, because their currency, the mechanism by which their business is carried on, is a bad mechanism, a tool which is no longer fit for the work it has to do. The average man will not bother his head about the currency. Not realizing that he is the principal sufferer from the existing evils, and has the most to gain from a correction of them, he passes the subject on to the bankers and financiers. This is not an intelligent move. Bankers and financiers are not likely to sacrifice their own interests for the good of an indifferent public. High interest rates do not hurt the banks. They make bank profits pile up. Violent ups and downs of interest rates are not very damaging to financiers. With their large resources and special knowledge of financial conditions, these men make big speculative profits by foreseeing the fluctuations and anticipating their effect. Relying entirely upon bankers and financiers to reform the currency is a little like expecting the owners of the old stage-coach lines, a few generations ago, to help the people get a railroad.



RECENT FLUCTUATIONS OF INTEREST RATES IN NEW YORK

The vertical lines of the diagram represent interest rates; the black dots on the zigzag line show the highest rate in each week indicated by the dates at the left

pay an annual tax of three per cent. An additional amount of credit notes equal to twelve and a half per cent of the bank's capital may be taken out, but these additional notes are to be taxed at the rate of five per cent. The credit notes are not to be secured by deposit of bonds, but the banks will be required to maintain for their redemption a reserve of lawful money of twenty-five per cent of the amount of the notes. The plan provides suitably for the redemption and retirement of the credit notes.

There are at least two substantial objections to the foregoing plan.

In the first place, the plan not only fails to provide in any way for the retirement of the existing bond-secured national bank-notes, but it would give the banks a new motive for always keeping bond-secured notes in circulation so that they might be able to issue the new kind of notes whenever they wished. As the amount of new notes which the banks could take out would be limited by the amount of their bond-secured notes in circulation, the probable effect of the plan would be to cause a permanent increase of the bond-secured notes.

The Plan for a "Joint Issue Department"

IN the second place, the plan does not go to the root of the trouble, but is in the nature of a makeshift remedy. In ordinary years, when there has been no expansion of credit to an unsafe limit, the working of the plan would have a beneficial tendency to prevent a contraction of credit by preventing the withdrawal of lawful money from the bank reserves. But in case of a stringency in the money market resulting from excessive speculation, or unsound business conditions, it is possible that the working of the plan, while affording temporary relief, would in the end make matters worse. Each bank would act independently, and most banks would be governed by the desire to make as large an immediate profit as they would deem consistent with their own individual safety. There would be

Letters of a Japanese Schoolboy

I.—Our Noble Allies

By HASHIMURA TOGO

"SAN FRANCISCO, October 4, 1907

"To Esteemed Excellency the Editor of what is much widely read COLLIER WEEKLY:

DEAR SIR—I am a Japanese Schoolboy age 35 years and I come to this Free Country for some following reason:

1. To save up money for old age.
2. To learn so much I can.
3. To wait on table 14 hours Daily at Boarding house of Mrs. C. W. O'Brien, honorable lady.

I am not doing so to day as I am Confined in hospital enjoying much pain from brick-bat wound sent to me by one American Patriot. Also I am not attending school for some time.

If your Highness will permit such correspondence I will ask some Question which I will answer myself so as to save too much trouble for your valuable time. Thank you.

Some frequent Professors are asking the question now: Will White Man and Yellow Man ever mix? I answer Yes because I have knowledge of the affair. They mix once in San Francisco, they mix once in Vancouver. But such mixing is not good—healthy for the human race because it make broken glass, pistol-shot, outcry, militia and many other disagreeable noises. Japanese gentleman mix races with jiu jitsu. Irish gentleman with gas-pipe. Those are both good ways to know.

I have heartfelt feel for American gentleman because my Teacher tell me America and Japan are Noble Allies. Are we not this? Hon. Marquis Wm. Taft arrive to Tokyo to say these truth. He state to Admiral Togo, "We are Noble Allies," and Admiral Togo response, "If we shall not be Noble Allies we shall be Noble Liars." Tokyo is so happy that Rising Sun make tear-drop falling on star-stripe banner. Banzai!

Excuse bad penmanship as Right Hand was wounded by brick-bat from one Noble Ally name Casey. Bottles was also used on head which were unfortunate.

So happy Japanese! Japan has most Noble Allies than any other country. France, England, these dear United States, Germany, Australia, Switzerland, Spain & Portugal are all to fight in our behavior. Also Korea. The most strongest of our Allies must, therefore, be England who gives day-and-night thought to making all Japanese comfortable. London newspaper weep for shame when San Francisco labor man drop building material on head of Japanese gentleman. London newspapers arrange their editorial full with considerable pity. Yes, please. England man loves Japanese man with much distinction because both are brothers by germ, are they not? Also affinities.

My cousin Nogi become recently absentee from San Francisco because he might reside away from the brick-bats. He went to inhabit in British Columbia at Vancouver to work in the Kakemono Barber Shop under the so glorious British banner. This is protection for all weak persons. I am therefore much more ill in my sick hand when I read this telegraph from my cousin Nogi.

"To Hashimura Togo, San Francisco:

"Welcome to Canada by noble allies. Three killed, seven wounded. All well. Please send shot gun. "NOGI."

I think so continuously concerning my cousin enjoying trouble from that cordial Great Britain that I am about to make hari-kari by swallowing bottle of hospital-medicine; but I relieve my death more easily by making the following poetical thought which I mailed to the King of England who lives in London:

"Address to Mr. Edward, Emperor of the British, Who Lives in London

"America man he strike for pay,
Japanese work for a dollar a day.
We like all much work can do—
You like Jap boy work for you?

"Yes, sir, thank you, I come now;
Plenty more Jap boy soon learn how.
O so sorry no can stay—
Yes, please, come again soon—good day!

"London paper say, 'Jap nice,
Fight much, think much, eat much rice.'
England love us, so we heard—
What for Canada say bad word?

"Yes, sir, thank you, one good graft;
Little Brown Brother, Big Bill Taft.
O so happy come round quick—
What for Canada throw Big Stick?

"We sweep kitchen, scrub out pan,
Learn speak English soon we can.
We be good boy, so polite,
Trot all daytime, think all night.

"Yes, sir, thank you, too much fuss.
We like Canada—you like us?
O so sorry must go way—
Yes, please—come again soon some day!"

I am still awaiting Answer to this poetical thought which must be there somewhere in English postoffice soon.

Why do Japanese Boy come to this country is requested for reply from almost every white mind of prominence. I will answer with several reason from my own vocabulary:

1. To learn religion, Bookkeeping & stenography.
2. To cement that Friendship of nations and keep grocery store.
3. To attend horse-racing contests.
4. To learn American Manners.
5. To study Customs, Murders, Art, Science & Humorous Literature from Sunday papers.
6. To go back to Japan.

Perhaps you read in newspaper sometime rather recently about a warfare which we enjoyed with our Honorable Ally Russia which we cause to love us with a bayonet. Your Emperor, Mr. Roosevelt, then taught us how the peace may be manufactured and we have done so ever since. If you did not read of this in the papers I will send you clippings from the "Shimbun" of Tokyo. We are sending the glad hand of fellowship around to all white persons, but I can not do so this week because the brick-bat wound I said to you about is in my right wrist.

Before enjoying that painful collision I spoke something with Mr. Strunsky the Delegate who Walks for the Unions. Some of my countrymen have seen Mr. Strunsky Walk, but he has been Setting down on such occasions as seen by me. I went there with ceremony before Mr. Strunsky at his saloon, because he is Irish and makes angry sudden.

"Please," I enquiry, "let Japanese Boy to plumbing union. I am able to plumb with intelligence."

"You make me tired," he retorted back.

"Esteemed sir, if you are exhausting yourself with fatigue let Japanese Boy have your job. My cousin is ambitious for such a situation."

"Beat it!" responded Mr. Strunsky.

I could not assimilate that word he said it.

"What should he beat?" was question for me.

"You beat yourself around block—skiddoo!" explained honorable Delegate gentleman.

When he was explaining these things in war-cry voice so all could understand Mr. Carbonetti, an American gentleman, struck me on the wrist with a small piece of House which was not then built. I spoke "Banzai!" and Mr. I. Rogo, proprietor of the Rising Sun Coffee House came with leaps and made jiu jitsu upon Mr. Carbonetti while O. Takura, my wife's grandfather, stopped Mr. Strunsky's speeches with some kindling-wood. Soon there was rain of brick-bats from sky and Japanese Boys present much regretted that they did not wear any umbrellas.

That is some ways it happened.

Was it then wise for the Delegate who Walks for the Unions to say so? For was he not often remarking that there was no place for Japanese gentleman in the American business? He does not know the statistic like the Japanese statesman may tell him. What does Ichippanorama, Walt Whitman of Fujii, say so?

"The Visible Universe was never so full of men,
Monkeys, Furniture, Noise, Literature, Diseases,
That there was not a Place somewhere, either in the
hall bedroom, or in the kitchen, or in the cellar
under the kitchen,
Or in the ice-box under the stairs
For the Good,
the Beautiful
and the True.

Gotama Buddha, or the Janitor, or Somebody else
makes room for the Humble Deserving
And even a Parrot
May be allowed in the Apartment House.

Does a Rich Man refuse to take gold because it is
yellow? Does a Cook refuse to boil potatoes be-
cause they are brown? Does a Car Conductor
refuse to take on another Passenger because of
race, color or previous condition of servitude?
He does not, neither do they.

Man leapeth from land to land even as the flea from
dog to dog.
It is so enrolled upon tablets of porcelain and
ivory."

This is not exactly how Ichippanorama says how, but something like so. America has room for all. The Irish gentleman to hold the great public offices, the Jewish gentleman to attend to the drama and the clothing store, the Italian gentleman to be the merchants with the fruit, the German gentleman to attend to the large sausage interests of the country. The Japanese gentleman, then, what does he require in this so great commonwealth? Sometimes something, sometimes something different. To nail the shoe, to write the books, to work in the gymnasium, to run the banks, to peel potatoes, to govern the states. Anywhere you require his usefulness he will be so happy to be there.

Hoping your Highness understands plainly to know how I think these things here, and love to all.

Yours truly,

HASHIMURA TOGO.

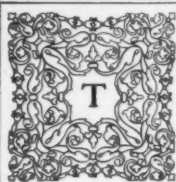
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His mark



Muir Glacier as it looks to-day

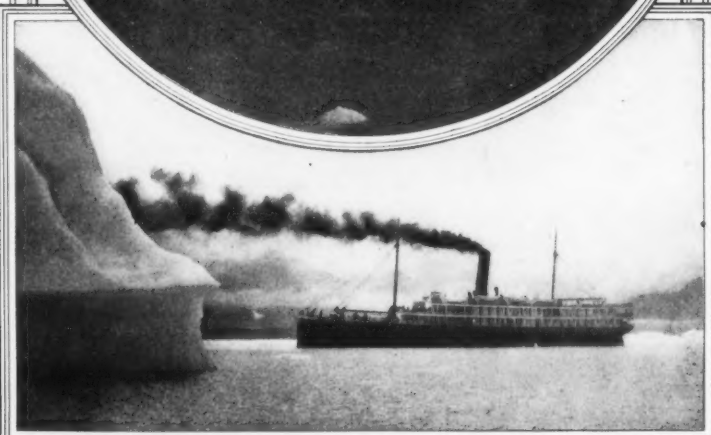
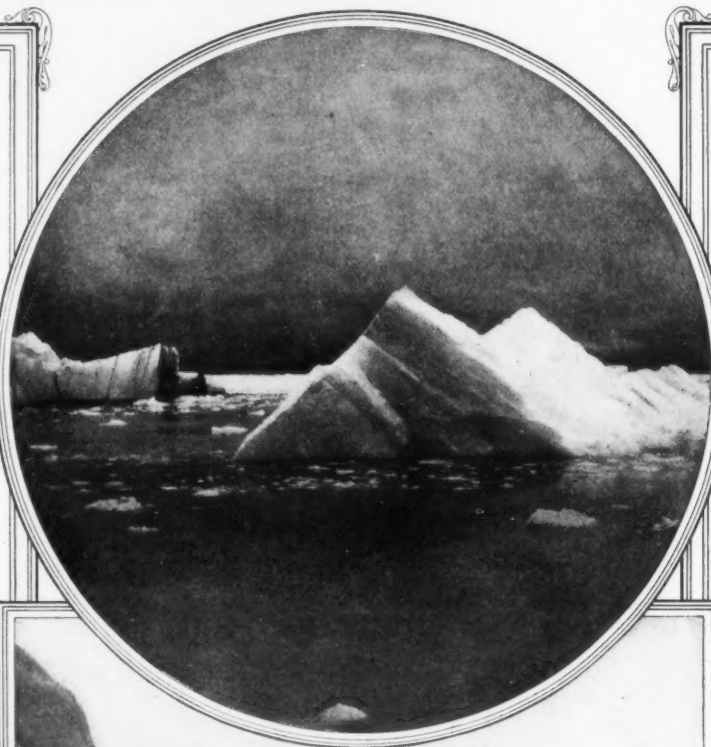
The Passing of Muir Glacier



THE most picturesque and wonderful of the Alaskan glaciers seems doomed to speedy extinction. Nine years ago Muir Glacier was visited by a severe earthquake which left Glacier Bay so full of ice that the inlet was closed. Early in the present summer an excursion steamer left San Francisco for a cruise of the Alaskan waters and to attempt to force an entrance into Glacier Bay. The vessel has returned after a successful trip. It bucked the ice at the entrance and penetrated to the open water of Glacier Bay, to find that a startling change had taken place. Apparently the earthquake of 1898 "killed" Muir Glacier. The intervals between its discharges of icebergs have greatly lengthened, and in a few years it must cease to discharge them at all.

A "live" glacier, speaking technically, is one which discharges directly into the ocean, while a "dead" glacier is one which ends on land, where the ice mass is dissipated by the action of the sun alone. It melts away, while the live glacier disintegrates in huge masses which float away to sea in the form of icebergs.

Muir Glacier is the largest of nine glaciers discharging into Glacier Bay. It is fed from an amphitheatre whose area is 300 square miles. The glacier is 50 miles long and the main trunk, below the confluence of the principal tributaries, is twenty-five miles wide, and probably about 1,500 feet deep. Formerly the berg-discharging part of the sea-wall was two miles wide; it rose to a height of 300 feet above the water and sank to a depth of 700 feet beneath it. There were few grander spectacles in nature than that afforded



Above, a new-born iceberg, and, below, the steamship "Spokane" in Glacier Bay

in Glacier Bay. The glacier moved at the rate of ten miles per year, and the huge bergs fairly thundered away.

Before the earthquake Muir Glacier was a much more awe-inspiring sight than it is to-day, for the great ice mass was disintegrating fast and the detonations as the bergs toppled off into the sea were like the roar of artillery. Hardly ten minutes passed without the collapse of some great piece of ice, and the tidal waves which followed sent a wall of water, ten feet high, rushing in to the shore.

But great changes were wrought in the glacier by the cataclysm of 1898. Precious to it there was an island in the icefield about a day's journey back from the water. The earthquake has left the island exposed as a full-grown mountain, which now divides the glacier into two streams. The stream to the right differs in the quality of ice from the stream to the left of the mountain. The right-hand stream is melting rapidly, receding as the process of dissolution advances, and its front, a mile wide, is now four miles farther inland than that of the left-hand stream. As a spectacle, the sight is still inspiring, but that solid front of living ice, with its incessant ripping and splashing, has gone forever. The living arm of the glacier still sheds icebergs, but the production is limited; the pauses between the artillery-like reports lengthen.

While the left arm of the glacier remains active, the dead right arm is being marked by its peculiar monument. Already, in front of the face, gravel and sand ridges are showing, which indicates that the ice mass is forming a terminal moraine. In time, this will grow to such proportions that the glacier will be separated by a considerable distance from the sea



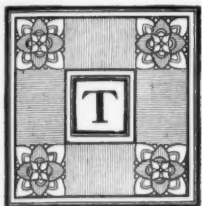
Since the earthquake of 1898, Glacier Bay has been choked with ice and almost inaccessible

The Little Heiress

The Girl with a Hunted Look, and the Story

of the Chase

By GOUVERNEUR MORRIS



THE Little Heiress had a hunted look. And it was not the hunted look of the girl who is hunted for herself alone, nor the hunted look that the hunted wears in full flight when the chance of capture is balanced by the chance of escape. Under fair conditions (had she been worth but one million, or even two) she might, like the nimble jack-rabbit of her native plains, have furnished rare sport. From two hounds, or even half a dozen, she might then have run like a ghost, foreseeing the strategy of their pursuit, doubling and dodging to confuse it, and vanishing, finally, with a burst of speed and a joyous laugh. But she was weighted in the race with many more millions than two. On the day of her birth the first million had come to her in the form of a check, the signature in her grandfather's trembling and honored hand. On the envelope enclosing it he had written in the same trembling hand: "A Nest Egg, for Baby."

But after that the millions came to her in sad ways and with sad words. First, the heart that most loved her ceased to beat, and the busy fingers that had vied with Paris and Flanders in sewing for the baby were still. And they gave the baby more millions, but for a long time could not dry her eyes. When she was ten the old grandfather died, and though they gave her banks, and ranches, and oil wells, and mines, she cried for him. And after that she became the one flower in the heart of a stern gray man who owned many gardens. Him she loved with all her strength, and called *My father* with immeasurable pride. Even governesses and music masters faded before his iron will. She would be snatched from her French lesson to flash across the continent in a "special." In the midst of spelling, likely as not at that very awkward word *plithisis*, would come one in buttons and pride to say "would miss please be ready to ride with her father in twenty minutes." Then she would so hurry to be ready in time that her cheeks would flush scarlet, and breeched and booted she would clatter down the marble stair and appear before her father gasping and speechless. Sometimes, but after more preparations, they would ride for days into the mountains, and always at evening come suddenly in some wild place upon white tents, a chef in his cap and apron, hot water to bathe in, brass and linen beds to sleep in, a bearded demigod in a broad felt hat to lift the weary Little Heiress from her horse, the smell of cooking to make her hungry, the mountain air to make her sleepy, and the exertion and admiration of all the world to make her glad. When the Little Heiress rode with her father into the mountains she carried a rifle, and on the stock she had burned with a red-hot pin A (for antelope), B (for bear), D (for deer), and L (for lion), but there were no notches after these letters, and sometimes when the Little Heiress came to be hunted herself she thought of this and was glad. Though there were never any little girls for her to play with, she was not very different from the general run of them. When she ran furiously she got red in the face, when she fell down and bumped her nose it bled, when her garters broke her stockings came down; when she was thwarted she flew into a passion, and when her stomach ached she howled.

The heavy millions had not yet begun to weigh her down. It may be that there were not enough. But many more were on the way, and, as before, to pay her for the death of somebody she loved. She waited up one Christmas eve till very late for her father to come home. He had telegraphed that he would come, the secretary told her, over his pet railroad in his pet car with his pet engineer at the throttle, and he would make such time that the country would gasp. But the great man came home more slowly than had been expected, and in a conveyance in which he had never ridden before. He came feet first into the big house, carried by soft-moving men in high silk hats, and he rode in a plain black coffin with silver handles. But they would not let the Little Heiress look at his face, and she learned somehow—from one of the servants, I think—that "fire had added to the horror of the accident."

But to comfort her there came the old man who was her father's lawyer, and he made her a present of the railroad that had killed her father, and other railroads, and other things, too many and too valuable to mention. He gave her this million and that—maybe a hundred of them and more—but she could not be comforted. Nor did it comfort her, during the ten minutes in which the Bishop consigned the dust which was her father unto the dust of which he had been made, to know that all the locomotives of all the trains of all the railroads of all the United States stood still upon their rails during those ten minutes, and that all the travelers and engineers and conductors and brakemen and train boys in all the trains spoke of her father in low voices, and honored his memory, and said how great he had been.

Thus all those who really loved the Little Heiress passed out of her life, and she was taken to live with her father's sister, Aunt Katharine, who learned to love her after a while. Aunt Katharine and her husband lived, when their household was stationary, in one of several houses. They had two white ones, made of marble—one that stood on a corner and looked over Central Park, in New York City, and one that was in Newport and looked over the ocean. There was a red brick house with white trimmings in London, and an old house made of wood in Westchester, which Aunt Katharine's husband called "Home," and which they visited for a week every year in the spring time; and they had another wooden house, very new and comfortable, in a little Southern town called Aiken. And they had a brownstone house with battlements in the city where the Little Heiress had been born, but they only lived in that when they had to, "on business." But although Aunt Katharine had so many pleasant homes to go to, she was the happiest when she was traveling. And some people thought that she was not very happy then, and everybody knew that she never went to Paris. And even the Little Heiress knew why. Aunt Katharine's little boy had died in Paris. That was why. He had taken the scarlet fever, in London probably, and on the way to Paris he had come down with it. And Aunt Katharine had driven all over Paris with him, looking for a bed to put him in. But that cold, rainy day there were no beds to be had in Paris; no, nor for the million francs that Aunt Katharine could have drawn her check for. She tried the hotels, and they would not have the sick boy; she tried to hire a house, but the landlords feared the sick boy like grim death. And Aunt Katharine became desperate and lied and said that her little boy had a bad cold, nothing more; but nobody believed her, and all the doors were closed in her face. Finally the hack driver understood how matters lay and turned them out of his hack. And after that Aunt Katharine carried her little boy from house to house in her arms. And when her strength gave out she sat with him in a doorway and called on the passers-by for mercy, just as if she had been a woman of the streets. There she sat in her sables, with pearls as big as cherries round her neck inside of her dress, and others in her ears, and wonderful rings on her fingers, and many bank-notes in her purse; but she was the poorest woman in Paris because she could not buy a bed for the little boy who lay drenched and burning in her lap.

Aunt Katharine had rung the bell of the door before which she sat, but it was a long time before the bell was answered; but when the door did open, and a woman's voice said: "What's the matter?" Aunt Katharine had lost all hope and could not answer. Then the woman who belonged to the voice took the little boy out of Aunt Katharine's lap and carried him into the house. The Little Heiress could never find out what kind of a woman she was, or what kind of a house she lived in. She gathered only that she had never been a very good woman until she took the little boy into her house and laid him in her own bed to die, and nursed him and prayed over him. But that had made a very good woman of her—almost a saint. And she lived with Aunt Katharine now, and was her maid *Thérèse*; only she was never allowed to do any hard work, and Aunt Katharine loved her like a sister. She had refused Aunt Katharine's money and her pearls (that was after the little boy died), but she had gone on her knees to Aunt Katharine and begged her for honest employment and a chance to be good.

So it was the death of the little boy that prevented Aunt Katharine from being absolutely happy, and it was the coming of the Little Heiress to live with her that kept her from being absolutely sad. Indeed, as the Little Heiress grew older and wiser, Aunt Katharine grew younger and happier. And, of course, when they met in the middle they were the same age—seventeen—and loved each other dearly.

II

THE Little Heiress had a hunted look. All the afternoon she had been hunted with cards and cut flowers. And now she was being hunted by the phalanx of shirt-fronts. Turn where she would, a shirt-front blocked her path, and the slow-moving phalanx drove her into it from behind. But she, preferring to fall to the lot of the pack, would turn back and be surrounded by it. To matrons and girls less fortunate than the Little Heiress there would appear moving from one part of the ballroom to another a phalanx of black backs. Then it would stop and open to let forth the Little Heiress and the shirt-front with which she had agreed to dance; and the black backs, pivoting, would show white fronts and above them pairs of eyes that followed the progress of the Little Heiress in the dance. As a rule she looked very little and like a child against the man with whom she was dancing, and when it was time to tell him that she could not sit out the next dance with him in the conservatory, she had to turn up her face to him to do so. And then she



She clattered down the stairs

looked so little, and so sweet and enticing, just the way a pansy looks, that, as one man, the phalanx ground its teeth. And the eyes belonging to the shirt-fronts tried to catch her eyes as she drifted past, and brains belonging to the shirt-fronts tried to calculate in just what part of the room she would be when the music stopped. And the phalanx, having calculated, would scatter and re-form about the Little Heiress when she stopped dancing.

"If I were poor," she thought to herself, "there might be a man or two waiting for me" (she had just seen her face, that was so like a pansy, in a long mirror), "but now it has to be just shirt-fronts." And the Little Heiress sighed as the phalanx closed about her. She did not even look at the ring of faces above the ring of shirt-fronts; for she knew very well what faces were there; and more, she knew what face was not. The face that the Little Heiress liked to look at was rather a proud young face, that kept itself apart from the phalanx. When the man who owned the face thought that it was his duty to dance with the Little Heiress he would cut through the phalanx as a yacht cuts through water, and ask her. And she would be ready for him with her gladdest smile; just such a smile as the beautiful lady wore when the hero rescued her from the horrible sea monster. But gladdest smiles, and the little hand on his arm, made very little impression on Proud Face. When, for hospitality received, or any reason as good, it was his duty to ask her to dance, he asked her; when it was not his duty, he didn't. And there the matter rested. But when the Little Heiress did get a chance to dance with Proud Face she lost her hunted look. Twice, three times round the great room; the back of her neck ached a little with looking up at Proud Face, and her lips trembled a little, perhaps because they smiled at him so much. But she felt that she could go on dancing with him, and turning up her face to look at him—forever. "He won't ask me again to-night," sighed the Heiress to herself, "so don't stop, Music—don't stop."

But the music stopped, and Proud Face, conducting the Little Heiress to Aunt Katharine (and the advance guard of the phalanx), bowed and said it had been a pleasure, and left her. Then the hunted look came back to her, and before she could smile upon her tormentors she had to deal with a restless tear.

"My dear," said Aunt Katharine, "somebody has put his foot through your gown."

"It was that clumsy man," said the Little Heiress, in her clear voice of a child, and she pointed to one of the shirt-fronts. The man above the shirt-front reddened and began to mumble. But the Little Heiress broke into her clear laugh of a little child, for, though she could not escape from the hounds, she dearly loved to tease and to annoy them.

"You had better go to *Thérèse*," said Aunt Katharine, "and get her to put in a stitch."

The Little Heiress had seen Proud Face leave the room, and she thought that if she hurried she might overtake him on his way to the smoking-room, and—just overtake him; and pass him, and that would be all. But she had not noticed that one of the shirt-fronts had detached itself from the phalanx and left the room by the same door.

"I'll go at once," said the Little Heiress. In her eagerness she forgot that she was no longer a little child and, the long, torn flounce of her dress streaming behind, she danced across the polished floor, a flash of pink, a twinkle of pink slippers, and vanished.

But she was not in time to catch up with Proud Face. And, beyond a shirt-front that suddenly blocked her way, she saw him lift the portière of the smoking-room and pass in.

"How you frightened me!" said the Little Heiress, swallowing her disappointment.

"I'm sorry," said the shirt-front.

"Forgiven then," said the Little Heiress, and she made to pass.

"Give me a minute, won't you? I must speak to you."

"To me?" said the Little Heiress, and she looked straight up into the eyes of shirt-front, and saw that he was one of those who had proposed to her before.

"Can't you change your mind," he said, "dear?"

"Often—often," said the Little Heiress. "But not my heart—but not my heart."

"Give me a chance," said shirt-front. "Give me a little hope. You know I love you. I love you with my

whole heart and soul." But there was no more passion or conviction in shirt-front's voice than in a parrot's. There was neither hunger nor longing.

"A chance!" said the Little Heiress. "I give you the whole wide world in which to make a name for yourself. I give you a will to keep you straight—"

"Then you do care for me," said shirt-front, though the remarks of the Little Heiress were not meant to be so construed.

"I!" cried the Little Heiress. And she meant to say no more. But shirt-front's words had carried to the clear nostrils a smell of drink, and she lost her temper.

"I, when I love," said the Little Heiress, "will love a man."

"And what am I but a man?"

"You," she cried, "you are a shirt-front."

His face flushed and throbbed with fury.

"You will live to repent your words," he said.

"I shall more likely live to repeat them," said the Little Heiress. She escaped and ran up the stair.

"Why are you out of breath?" said Therèse.

"Because I ran," said the Little Heiress. Look—

Therèse knelt at the Little Heiress's feet and began to sew the torn flounce to its place.

"First I ran after a man," panted the Little Heiress, "and then I ran away from a shirt-front."

"Why?" asked Therèse.

"The first," said the Little Heiress, "because I was covetous, the second because he was."

"Is covetous, coveted?" asked Therèse.

"No," said the Little Heiress. "But which do you mean—"

"Miss Covetous, I mean," said Therèse, "who else?"

"No," the Little Heiress said, "she is not coveted." And she sighed.

"It is finished," said Therèse.

"Thank you," said the Little Heiress. "Tell me that I look like new."

"You look like a flower," said Therèse.

"Like a pansy?" asked the Little Heiress in a coaxing voice.

"Like a pansy," said Therèse.

The Little Heiress laughed her clear laugh of a little child. But she went slowly down the stair, and had a hunted look.

Just as she reached the foot of the stair, however, Proud Face came out of the smoking-room.

"You!" said the Little Heiress.

"I," said Proud Face.

"I've been to be mended," said the Little Heiress.

"What have you been doing?"

"I have been smoking," said Proud Face, "and losing money at cards; and now I am going to thank your Aunt for a delightful evening."

"But it's so very early," said the Little Heiress.

"Not for me," said Proud Face. "You see I belong to a great banker, and if I oversleep he will get somebody else to stand in my shoes."

"Let him," said the Little Heiress, defiantly.

"And if I did," said Proud Face, "who would pay brother's expenses through college, and who would keep the wolf from mother's door?" Proud Face smiled at the Little Heiress.

"I should think if you need money so badly," said the Little Heiress, and, although she was only perpetrating a joke, she blushed at certain thoughts which it roused in her, "I should think that you would rather stay uptown and try to marry me. Lots of men do."

"Men?" queried Proud Face.

"Shirt-fronts," corrected the Little Heiress.

Proud Face laughed.

"I've no doubt it would be very pleasant," he said.

The Little Heiress turned a fiery, a defiant, red. "Try it," she said.

"Princess," said Proud Face gravely—sometimes he called her Princess in a mocking voice—"turn your face to the light and let me look at you."

She turned her face obediently to the light, and her lips quivered.

"I see," he said very gently, "I see." And he stood a while in thought.

The Little Heiress turned her face away from the light.

"You do see?" she said in a voice that was barely audible. "You do?"

"Is it bad," he said, "very bad?"

The Little Heiress took his hand and placed it over her heart. He could feel the heart beating and fluttering against it like a distracted bird.

"What does my heart say?" she whispered. "What does my heart say?"

"But if I don't love you," said Proud Face.

"I will make you," said the Little Heiress. She reached up her little hands to his big shoulders.

"I love you with all my heart and soul," she said. Her slim body rocked and she held fast by his shoulders. "I'll give you the truest heart that ever beat for a man," she said.

But it was in Proud Face's mind to shock her love to the death.

"And how many millions will you give me?" he asked. "All that I have," she said.

"And how many have you?"

"How many shot are there in a load?" asked the Little Heiress. "How many roses in a rose house? How do I know?"

Proud Face stood in thought.

"I tried to offend you," he said.

"But how could you succeed?" said the Little Heiress. "I love you."



The Little Heiress and the "shirt-front" with whom she had agreed to dance

Visions of ease and plenty assailed Proud Face.

"I don't love you," he said after a time, "but I will be good to you."

"You will love me," said the Little Heiress; "I will make you."

She stood upon the tips of her little pink slippers.

"Take that to your mother," she said, "and say I sent it."

"MOTHER!—mother!" It was not Proud Face, but Shame Face, that knocked upon his mother's door.

"Come in."

His mother lay in her bed reading.

"Mother," he said, and again, "mother!"

"What has happened, my dear?"

"I am going to marry the Little Heiress, mother."

She looked him in the face for a long time.

"Do you love her, my dear?"



"I am going to marry the Little Heiress"

Shame Face buried his face in the bedclothes and sobbed aloud.

BUT there was nothing shamefaced about the Little Heiress. And she returned to the ballroom almost blazing with beauty. And as the shirt-fronts of the phalanx closed about her her eyes shone with a wonderful proud light, and she cried in her clear voice of a little child:

"I am all mended—now, gentlemen!"

III

THE Little Heiress had a hunted look. Never since congratulations were invented were any so cold as those which she received. The very night of the ball, after she found that sleep would not close her eyes, she got up and, regardless of anybody that might see her, ran down the hall in her nightgown and knocked at Aunt Katharine's door. Aunt Katharine was sound asleep, but she waked up and made room at her side for the shivering Little Heiress. When the Little Heiress had stopped shivering she hid her face in the pillows (because there was a night light in the room) and told Aunt Katharine that she was going to be married.

"To whom?" asked Aunt Katharine, with fear and suspicion in her voice, for she had been terribly afraid all along that some undeserving, fortune-hunting shirt-front would capture the Little Heiress. The Little Heiress said to whom, and at first Aunt Katharine gave a little sigh of relief, for he was a great favorite with her, but then she began to feel suspicious even of him, and after sliding her arm about the Little Heiress and giving her a hug, she said:

"Are you sure he loves you?"

The Little Heiress had been preparing herself for that question; but her preparation went for nothing because when it came to the point she could not lie.

"I love him," she said, "with all my heart and soul, and I got him alone in the hall and told him so, and asked him to marry me. I told him that I would make him love me, if he would marry me, and finally he said he would."

"Does he love you?"

"No, but he's going to; I'm going to make him. Didn't any man ever tell you that if you would only marry him he would make you love him?"

Aunt Katharine was made very miserable by what she had heard, but she laughed.

"Dozens of men have said that to me," said the Little Heiress, "dozens."

"But, dearie," said Aunt Katharine, "your uncle and I won't hear of your engaging yourself to a man who doesn't love you."

"Why?" said the Little Heiress. "He's poor and loveless, and I give him love and millions. If I were a man, and he were a girl, everybody would say: 'How beautiful!'"

"Not if the girl didn't love the man," said Aunt Katharine. "The man would be buying her."

"I want him," said the Little Heiress; "why shouldn't I buy him?"

"Because you wouldn't want a man that could be bought."

"But I do," said the Little Heiress. "And, besides, he's going to love me."

"Until that happens," said Aunt Katharine, "there mustn't be any talk of engagements. I won't hear of it."

"Nonsense!" said the Little Heiress. Neither of them spoke for some time. The Little Heiress began to get very sleepy.

"Are you sleepy?" she asked.

"I don't feel as if I should ever sleep again."

"I am," said the Little Heiress. She drew her knees up and made herself very comfortable.

"It's beginning to be daylight," said the Little Heiress. "When I get up I'll have breakfast, and then I'll go see his mother and ask for his hand in marriage."

"You'll do no such thing," said Aunt Katharine.

"I will," said the Little Heiress.

Then there was another silence.

"Aunt Katharine—" The Little Heiress's voice was very sleepy.

"What?"

"I shall always be very good to him."

Aunt Katharine set her mouth firmly and did not deign to answer.

"I shall find out when his birthday is and give him a railroad."

"You'll be sent to a lunatic asylum if you're not careful."

"Nonsense!"

Another long silence.

"Aunt Katharine—"

"What?"

"Nothing."

WHEN she had had her breakfast, for she was up by eleven o'clock that morning, the Little Heiress wrote notes to all the men who had ever proposed to her, and told them that she was going to be married. The notes were all exactly alike, and she wrote them as fast as she could. Except for the different names at the beginning of each note, they were like this—

"—Because you often say you have my happiness at heart, I tell you as fast as I can that I am happy for all ways now, and going to be married to the best man God ever made, and live with him all ways and be happy. I hope that you will always be happy. And that everybody will—"

Then she went to see his mother.

"Please say," she burst out with, "that you don't mind my marrying your son. I love him so, and I will be a good daughter to you, and a good wife to him always. Did he give you the kiss I sent you? And may I give you another, please? I want to kiss everybody and everything that belongs to him."

His mother's eyes were full of tears.

"Dear child," she said, and she folded the Little

Heiress to her heart, "you mustn't think of marrying him."

"Just what my aunt says," said the Little Heiress.

"But why—but why?"

"He doesn't love you," said his mother.

"But he will," said the Little Heiress: "I will make him."

"He is going to you this afternoon to say that he can not marry you."

"Nonsense!" said the Little Heiress, but she turned white at the thought. "There are law courts, and suits for breach of promise." She laughed. But his mother didn't laugh.

"I don't know why he doesn't love you," she said. "I wish to heaven he did. I do."

"Do you?" cried the Little Heiress. "Oh! I love you for loving me. And by and by he will love me for loving him. He must, mustn't he must?"

It was Saturday, which the Little Heiress had forgotten, and just as she had spoken the door opened and in he came.

"Oh," he said.

"Oh," said the Little Heiress. And his mother left them. He was no longer Shame Face, but Proud Face again.

"I have told our engagement to everybody I could," said the Little Heiress.

"You haven't," said he.

"I have," she said.

"Don't tell me," he said, "that you meant what you said last night."

"Mean it!" cried the Little Heiress. "Why am I here but to tell your mother that I love you, and ask her permission to marry you, and say that I will be a good daughter to her?"

"Is that why you are here?"

"Yes."

"What did she say?"

"She threw me down—she threw me down," said the Little Heiress. "But it's a poor love that shies at opposition."

"She was right."

"She was wrong. And you haven't seen me for hours, and you have promised to marry me, and you ought to come forward and kiss me."

He came forward smiling, but a little distressed.

"Wait," said the Little Heiress. "Is it to be all for my pleasure, and none for yours? Do you want to kiss me?"

"I think," said Proud Face, "that I can go so far as to say that I do." He came still further forward.

"Wait," she said. "Last night—did you want to kiss me?"

He thought carefully.

"Not exactly, I think," he said.

"But now you want to," cried the Little Heiress triumphantly. "That's something—that's something. Oh! my dear love."

In spite of himself the kiss thrilled Proud Face to the heart.

"And what," said the Little Heiress, "is all this talk of me giving you up? I won't."

"How old are you?" said Proud Face.

"I am seventeen," said the Little Heiress. "But I look younger, and I know my own mind, if that's what you mean."

"It's like robbing a cradle," said Proud Face.

But the Little Heiress turned up her face, which was so like a pansy, to him, and there was an immense seriousness in her eyes.

"I hope to high heaven," said she, "that you do not think of giving me up."

"My God!" began Proud

Face with a kind of sob in

his voice, but he could not

go on, and he said: "My

God!" again.

"How are you going to

help loving me," cried the

Little Heiress, "when I

love you so? Tell me. Are

you trying to help it?"

Proud Face thought for

a moment, and then he

smiled.

"Perhaps I am trying,"

he said.

"But you mustn't try

not," said the Little Heir-

ess. "You must try to.

Think how happy you will

be when you do."

"I am not worthy," said

Proud Face, "to kiss the

dust on your little shoes.

May I?"

"If you do," said the

Little Heiress, "I will kiss

the dust on yours."

IV

"If I come to see you,"

wrote Proud Face to the

Little Heiress, "you will hypnotize me and I won't be able to say what I mean. Can I tell you to your face that I do not love you, and, not loving you, can not, will not marry you? No. Not to your lovely face. Do you think it is easy to write it? And to confess that I am a fool? Sure, anybody but a fool would love you, and most of the fools, too, as I think. But this fool doesn't. Hate me—hate me! Hate me!"

And the Little Heiress wrote back:

"I draw the line at any further humiliation. I give you up. Give my love to your stubborn heart. Think of me kindly if you can. We shall not see each other any more, except by accident. I can't think of any more to say. Good-by."

Though this answer was what Proud Face told him-

self he had hoped for, it came to him as something of a shock. There were not, after all, so many flowers in the garden of his life that he cared to have the Little Heiress lifted from it, roots and all, and set in some other garden beyond the wall, where he could not even see her any more. All that day, and for many days, he would have in the midst of his work a sudden sinking feeling, and would realize after a moment or two that he was thinking of the Little Heiress and how that she was gone out of his life forever. He was not the least little bit angry with her for having first announced the engagement, and then the disengagement. He met the looks of his friends with an unabashed look, and nobody dared ask him questions. But in his heart he was ashamed, humiliated, and troubled; and he did not do his work properly, and he felt his ambitions slipping away from him. He felt obliged, too, not to go any more into society for fear that he would meet the Little Heiress and make her uncomfortable.

Meanwhile the shirt-fronts gathered once more about the Little Heiress and beset her goings and her comings with attentions. But she seemed an easier and more willing prey than formerly. When this shirt-front or that talked to her of love she listened as if she enjoyed listening, and she was always willing to sit out a dance, and was always "at home" when the shirt-fronts called, and she adorned herself with selections from the flowers that they sent her, and she gave this shirt-front her gloves to hold and did not ask them back, and her fan to that shirt-front and her most inviting smiles to them all. And all the shirt-fronts believed that it could not be long before she would engage herself to one of them. And each shirt-front thought in his heart of hearts that it might be to him. For, very wickedly, she encouraged each one whenever she had the chance.

"I will make you love me," one would say.

"If you only can," she would answer earnestly.

"If you'll only give me the chance."

"Now is the chance."

But the suddenness of the opportunity always found the shirt-front unprepared and left him stuttering before the sweet gravity and readiness-to-be-made-to-love of the Little Heiress. Something of the Little Heiress's flirtations—heaven alone knows how—came to the knowledge of Proud Face. It may be that where she was concerned his mind was superhumanly alert. It may be that his mother heard things and hinted at them. Anyway, it was constantly in his thoughts that she was playing fast and loose with her chances of happiness, and, for none knew her impulsiveness and rashness better than Proud Face, might readily because of pique and disappointment and general headstrongness, turn deliberately down some path

that would lead to nothing but misery. "Ah," thought he, "if I only loved her." And, though he did not love her, yet whenever he thought of the two kisses she had

"You do see,—you do?"

"Yes," said the Little Heiress. "But why did you stand so long and look up at my window—the other night?"

"Oh," said Proud Face, and he blushed.

"I watched you watch," said the Little Heiress, "until I thought it couldn't be good for you to stand so long in the night, and then I put out the lights and you went away."

"Yes," said Proud Face, "and then I went away."

"And now you go a journey. And I," said the Little Heiress, "go to walk in the Park."

"Alone?" said Proud Face, and he tried to smile.

"Alone," said the Little Heiress. "For you—all good things—all good luck. You'll not be coming back soon?"

"Not soon," said Proud Face. And he felt as if he were ringing the bells at his own funeral.

"Are you going alone?" asked the Little Heiress.

"Alone?" Proud Face did not understand.

"Are you going with gladness, I mean?"

"Oh!" said Proud Face, "alone—so far as gladness goes."

"Shall we say good-by?" said the Little Heiress.

"Yes," said Proud Face. His voice was very soft, and tired. "Good-by."

"Do you feel a little wretched, too?" said the Little Heiress.

"Oh, yes," said Proud Face simply. "And," he faltered, "will you write to me when—you find happiness. There's an old absurd word, 'rejoice,' he went on, "I would rejoice to hear that you were happy."

"Me? Happy?" said the Little Heiress, and she sighed.

"Don't," said Proud Face, "I can't bear it."

"Between us," said the Little Heiress, "there must always be good wishes."

She held up her face that was so like a pansy, a sad pansy, to Proud Face, and they kissed. The Little Heiress trembled a little; she knew that she had shot her last bolt.

Presently, very shyly, she looked at Proud Face, and she found that he was beaming on her like the sun. His face was like a boy's; like the face of a prisoner that has been freed; like a demigod's.

"Oh!" said the Little Heiress, "oh!" And then, very timidly, she said: "Shall you go now?"

"Now!" said Proud Face, in a voice that rang like a bell, "I shall not go."

"When?" said the Little Heiress.

"Never," said Proud Face.

"Oh," said the Little Heiress. "They will say I have bought you."

"Not with millions," said Proud Face, "with loveliness."

"Oh," said the Little Heiress, "say it was the kisses—the three kisses. It was on those that I staked my all."

"I don't believe," said Proud Face, "that the kisses had anything to do with it. I think it was just you—just you. But I'm going to find out."

"Are you?" cried the Little Heiress, and she dodged him.

Aunt Katharine was surprised to find them on opposite sides of a big table. The Little Heiress still had a hunted look, but it was an entirely new kind.



"You do see,—you do?"



The Little Heiress still had a hunted look, but it was an entirely new kind

WHETHER or not a little bird told the Little Heiress that Proud Face was going to shake the dust of New York from his feet is unknown. It may be that any news concerning him was just a part of the air that she breathed. It doesn't matter. She learned that he was to go, and after that managed very quickly to learn when and how. Then she wrote him a note.

"Don't go without saying good-by. If you could come Saturday at three. You start Saturday at five, don't you? Could you come then? I'd like to wish you good luck to your face."

When Proud Face came (Saturday at exactly three) he found the Little Heiress expecting him. She was hatted and gloved to go out, and she had a hunted look.

"So it's good-by," said Proud

Face, "and good luck."

"Yes," said the Little Heiress. "But why did you

stand so long and look up at my window—the other

night?"

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"until I thought it couldn't be good for you to stand

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had anything to do with it. I think it was just you—

just you. But I'm going to find out."

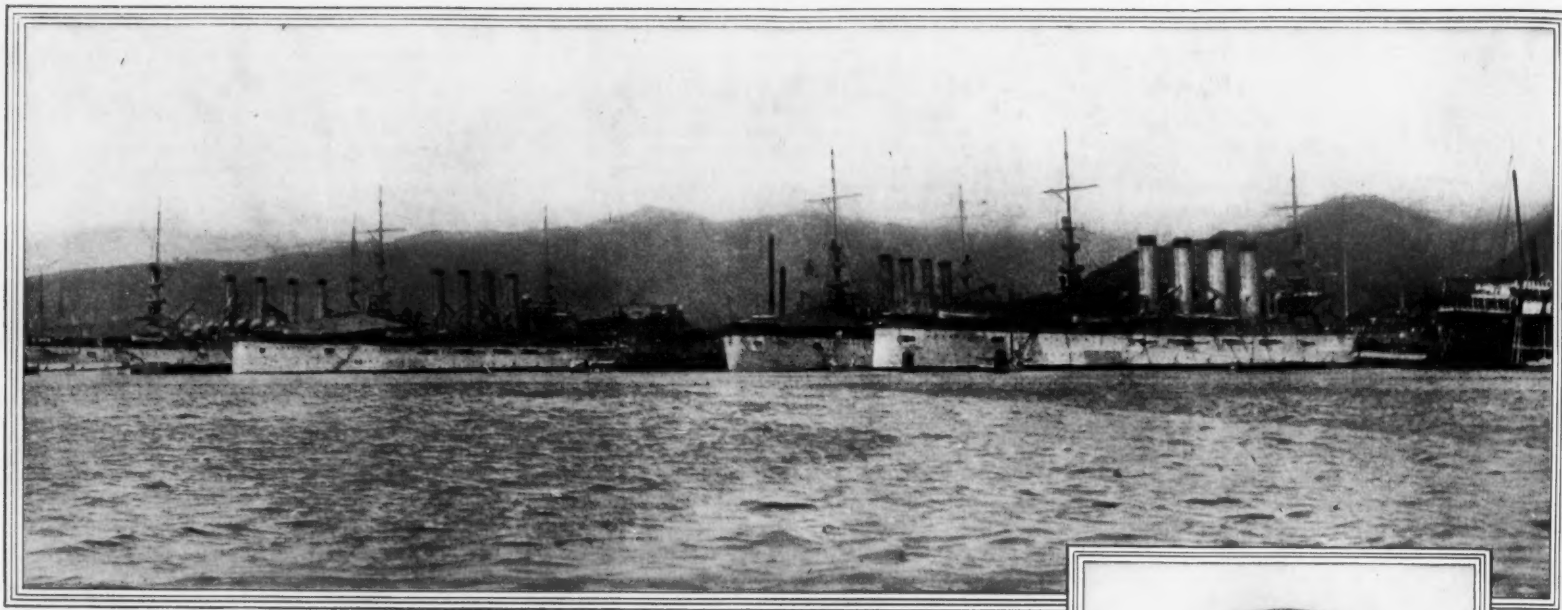
"Are you?" cried the Little Heiress, and she dodged

him.

Aunt Katharine was surprised to find them on oppo-

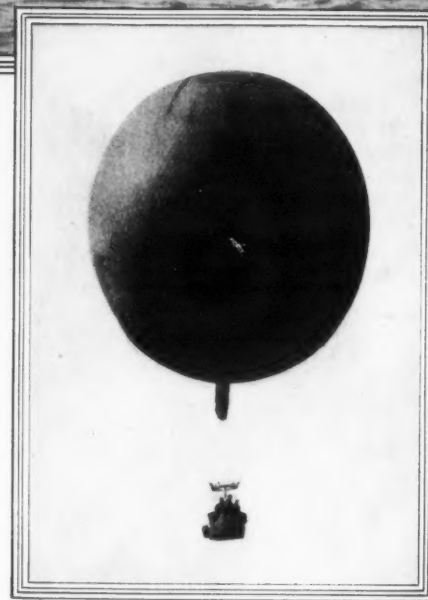
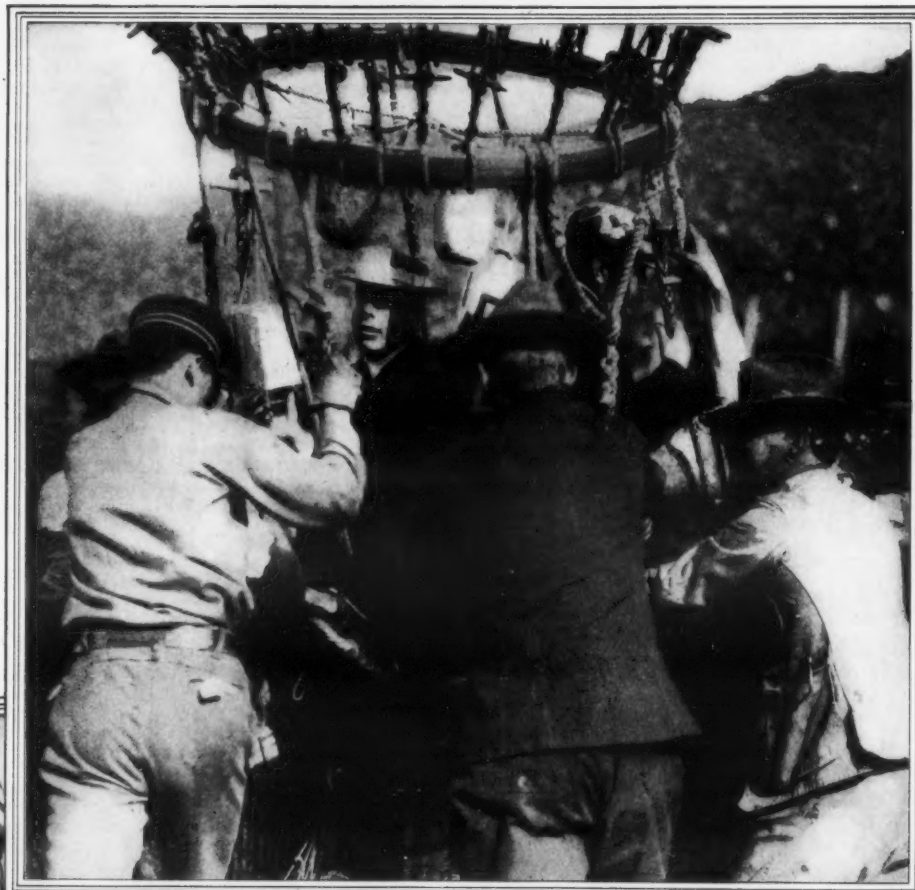
sites of a big table. The Little Heiress still had a

hunted look, but it was an entirely new kind.



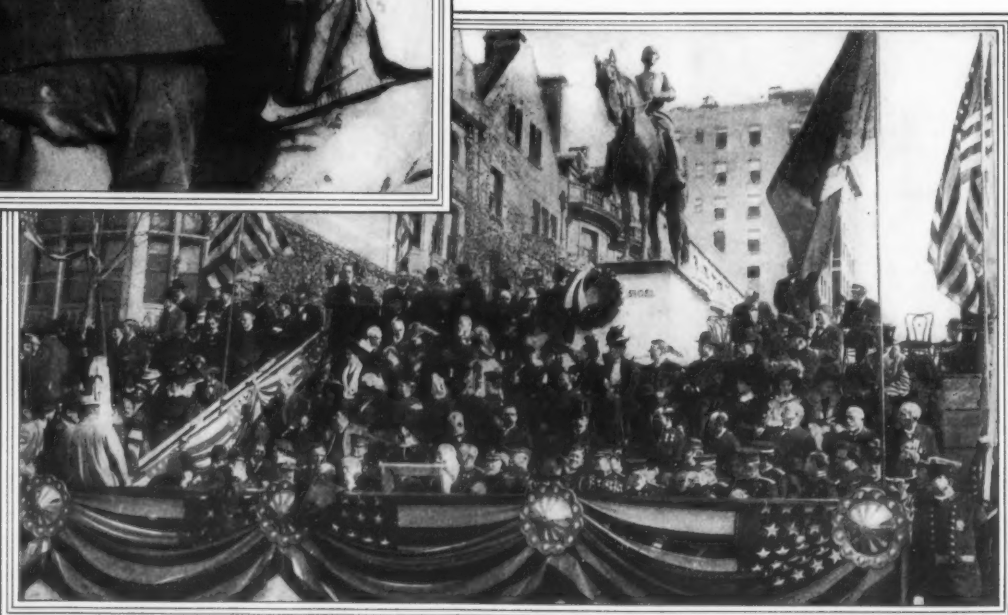
Our Advance Guard in the Pacific—the Cruisers West Virginia, Colorado, Maryland, and Pennsylvania at Honolulu in September. These ships preceded by several months the main squadron which was ordered to the Pacific

Martial Spectacles by Sea, Air, and Land



THE WINNER OF THE LAHM CUP

Captain Charles De F. Chandler and J. C. McCoy, in the United States army balloon America, made a flight of 475 miles from St. Louis to a point near Charleston, W. Va., in a trial preceding the International race. The America's flight was longer than that made by Lieutenant Lahm from Paris to England last year, but did not establish a record. In 1859 Prof. John Wise made a journey from St. Louis, 1,150 miles, and in 1900 Count Henri de la Vaulx traveled 1,500 from Paris into Russia. Nine balloons entered the International race



Gov. Hughes of New York and Gen. Grant

AT THE UNVEILING OF THE MONUMENT TO GENERAL FRANZ SIGEL, OCTOBER 19

Karl Bitter's statue of General Sigel, raised at One Hundred and Sixth Street and Riverside Drive by popular subscription, was unveiled by Franz Sigel, the General's son. Mrs. Sigel, widow of the General, was present, and Governor Hughes delivered the address. Franz Sigel was a native of Baden, born in 1824, was educated for a military career at Karlsruhe, and served with distinction in the revolution of 1849. Exiled, he came to America and settled at St. Louis. In the Civil War, Sigel raised and led a body of German-American troops which performed distinguished service for the Union cause. "He ft mit Sigel" is to this day a familiar and stirring phrase, used whenever the loyalty of the German-American is questioned. A close friend of the late Carl Schurz, Sigel represented the highest military knowledge, which he used, as Schurz used his brilliant intellectual gifts, prodigally in the service of his adopted country. The monument in New York is the result of a country-wide interest in Sigel's memory

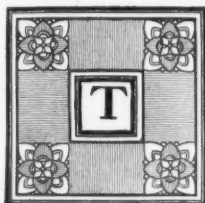
What the World is Doing

A Record of Current Events

Edited by

SAMUEL E. MOFFETT

Peacemakers Dispersed



THE second Peace Conference at The Hague has ended without accomplishing such definite results as enthusiasts had hoped from it. No battleship has been laid up, no regiment disbanded, on account of anything the wrangling peacemakers have done, and the American fleet is still scheduled to go to the Pacific. Yet the conferees can not be accused of sparing labor. The pioneer Hague Conference of 1899 accomplished its important work in seventy-two days. The Conference of 1907 toiled for a hundred and twenty-five days, from June 15 to October 18. It succeeded in framing thirteen conventions, which on their face seemed to represent substantial additions to the law of nations. They covered:

- "First—The peaceful regulation of international conflicts.
- "Second—Providing for an international prize court.
- "Third—Regulating the rights and duties of neutrals on land.
- "Fourth—Regulating the rights and duties of neutrals at sea.
- "Fifth—The laying of submarine mines.
- "Sixth—The bombardment of towns from the sea.
- "Seventh—The matter of the collection of contractual debts.
- "Eighth—The transformation of merchantmen into warships.
- "Ninth—The treatment of captured crews.
- "Tenth—The inviolability of fishing boats.
- "Eleventh—The inviolability of the postal service.
- "Twelfth—The application of the Geneva convention and the Red Cross to sea warfare, and,
- "Thirteenth—The laws and customs regulating land warfare."

The Powers are to have until June 30, 1908, to sign these agreements.

It will not escape notice that of the thirteen conventions prepared by the "Peace Conference," eleven relate to methods of warfare. They are all in the direction of mitigating the hardships of war, but still they recognize war as a thing to be provided for. The two treaties that are designed directly to prevent breaches of the peace are the first, relating to the regulation of international conflicts, and the seventh, covering the collection of contractual debts.

The agreement about debt-collecting represents a real advance. When the South American republics took up the "Drago doctrine" and induced the United States to take a qualified partnership with them in that enterprise, it was not supposed that it would be possible to induce the European Powers to consider the matter seriously. But while the Conference, of course, would not go to the full length of the Argentine proposal, it agreed unanimously that force should not be used for the collection of contractual debts until after an attempt had been made to settle the dispute by arbitration. That puts an end to such buccaneering raids as speculative European capitalists have often induced their governments to make upon the ports of small Latin Republics.

The American delegates made a gallant fight for obligatory arbitration, but were blocked by Germany, which objected to tying herself up in advance with pledges to arbitrate disputes with every Power in the world. But her representative called attention to the fact that Germany already had arbitration treaties with twenty of the forty-four Powers represented in the Conference. This suggests an aspect of the work of the gathering that is more encouraging than the meagre roll of resolutions actually adopted. Many advanced propositions received the assent of the great majority of the Powers, but they could not be included in the final act because there were a few objectors. But there is no reason why the countries that favored them should not adopt them among themselves. They would not have the force of general international law, but with the bulk of the civilized world united in observing them the recalcitrants might be expected to come in one by one. It was in this way that privateering was practically abolished by the Declaration of Paris half a century ago, although the United States and Spain refused to sign that agreement at the time and were not bound by it. When those Powers began to fight each other they voluntarily observed the principle to which they had declined to pledge themselves.

The reason given by the United States for refusing to sign the Declaration of Paris was that privateering and the general right of capturing private property at sea ought to go or stay together. America was willing to give up captures by privateers if captures by warships should be abolished at the same time. Great Britain refused to accept that restriction, and the same lines that had been drawn in 1856 were drawn again in 1907. The United States worked earnestly at The Hague for the exemption from capture of private property afloat and carried a large majority of the conference with her, but the opposition of Great Britain again prevented an agreement.

The principle of the absolute equality of sovereign States, insisted upon with passionate sensitiveness by the smaller Powers, proved a stumbling-block at The Hague as it had in our own Constitutional Convention. Indeed, the work of framing a constitution for the United States and that of framing a system of jurisprudence for the civilized world present many interesting parallels. Theoretically every independent Power is equal to every other. Santo Domingo is the peer of Germany or the United States.



CON-FUSION IN NEW YORK

The Lady or the Tiger?

The smaller countries insisted upon the rigid application of this principle, not only in the matter of juridical rights, but in administrative details, regardless of the practical inconveniences involved. They would not tolerate any suggestion that Great Britain, for instance, should have a permanent member of a tribunal while Panama should be represented only part of the time.

As a war conference the gathering at The Hague did really valuable work. It put naval warfare on the same civilized plane upon which warfare by land had been placed by the Geneva Convention. It provided for carrying on the ordinary activities of society with the least possible disturbance. It limited the area within which innocent bystanders were in danger of being hit by flying bricks. War conducted under the new Hague rules will hardly merit General Sherman's description. At the worst it will be only purgatory.

The Philippine Experiment

SELF-GOVERNMENT in our Asiatic Colony, which had begun in the municipalities and extended to the Provinces, became national on October 15, when Secretary Taft opened the first Philippine Assembly. If the other colonizing Powers found it a novelty to have representative institutions conceded to our Asiatic dependency, they must have found it still more novel for a representative of the sovereign government to open with benevolent and hopeful greetings a body whose majority favored immediate independence. Yet Mr. Taft and the Nationalist majority seemed to find no difficulty in getting along together. The Secretary, to be sure, warned the Assembly that if it misbehaved its powers would be withdrawn, but even the revolutionists appeared to take this in good part. Nor did they find offense in his frankly expressed opinion that the islands would not be fit for self-government in a generation.

A committee of the Assembly arranged a great banquet for Mr. Taft on October 21 at which a native silver loving cup was presented to the guest of honor. The Filipinos cheered the Secretary for five minutes when he said that he represented the President of the United States, to whom the Philippines owed more than to any other man. The President of the Assembly, Mr. Osmena, paid us the compliment, all the more gratifying for being rather unexpected, of saying that the United States had kept every promise made to the Filipinos in letter and in spirit.

We are fairly launched now on an experiment never tried before with an Asiatic people. Every Asiatic colony of a Western nation has been governed as a despotism. If natives have been associated in the government they have been kept in subordination. We have undertaken to transplant to a Malay colony the political methods developed among ourselves by two

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thousand years of growth and experience. That it is not impossible for Asiatics to learn to work representative institutions has been sufficiently proved by the Japanese. If we can make the experiment succeed among the Filipinos we shall disarm a good many supercilious European critics.

The Calamity at Fontanet

Exploding powder mills wreck a town

THE business of powder-making is always considered hazardous, but the hazard is usually confined to people having some connection with the business. Powder mills are lightly built and put at a distance from settlements, so that if they happen to blow up there may be as little damage as possible to outsiders. But a disaster of altogether exceptional range occurred on October 15, when the whole town of Fontanet, Indiana, a place of a thousand inhabitants, was wrecked by an explosion of the Du Pont powder works, which were situated only a mile away. The seven mills blew up in quick succession, and their ruins caught fire. An hour and a half later the forty thousand kegs of powder in the magazine were set off by the heat from the burning mills, and that explosion destroyed the town. About half the inhabitants of the place were more or less injured, but fortunately the death list was not as long as the reports in the first panic made it out. In the neighborhood of thirty lives were lost.

The End Attained

The President's journey to Louisiana proves successful

ON October 17 President Roosevelt killed a bear.

The Hughes Candidacy

No boom, but signs of a steady growth

ALTHOUGH Governor Hughes of New York has been doing little except to attend quietly to the business for which he was elected, his name is steadily becoming more familiar to the people of all the States. Many of them have found in him just the qualities they want. They believe thoroughly in President Roosevelt's policies, but they think it might be possible to carry out these policies in ways less spectacular and less disturbing to business than those which his temperament leads him to adopt. They revolt at the idea of turning back the hands of the clock and electing a reactionary like Fairbanks or Cannon. They want progress, but they would like it to be progress over an asphalt pavement instead of over a corduroy road. On the other hand, there are many reactionaries who would prefer one of their own kind, but knowing that they can not get him would be willing to accept Hughes as a relief from the Roosevelt jolts.

Governor Hughes made it evident in a speech at the Republican Club on October 18 that while he was not actively campaigning for the Presidential nomination he was a receptive candidate. He called public office "a burden of incessant toil, at times almost intolerable" and "far from being an object of ambition," and denied that he was seeking any honors of that kind.

"I have not sought," he asserted, "nor shall I seek, directly or indirectly, to influence the selection or the vote of any delegate to any convention, and with reference to the action of any delegate to any convention there will be no suggestion or thought of influence, protest, or reprisal in the executive chamber."

Of course this is a plain intimation that if the Convention chooses to lay the burden of a nomination upon him he will bear the load.

Governor Hughes paid a warm tribute of admiration to "the distinguished President of the Republic," as the irreligious Persian poets used to salaam to the holy name of Mohammed; but in this speech, as in others, he laid down his own policy in terms that might be taken as pointing a contrast with that of the present National Executive. He would "vindicate the adequacy of our institutions," but "without tumult or disorder, without injustice or demagoguery." He would remove the treatment of public-service corporations "from the field of reckless agitation." He would regulate those corporations in the interest of the public, compelling them to conduct their transactions in the light of day and to furnish the services which they are bound by their charters to render, but he added:

"I also believe in the reign of justice and in the patient consideration of every question to the end that it may be settled in a spirit of fairness. I have no more confidence in vengeful methods and arbitrary legislation—in those political grafters who endeavor to make selfish profit out of public wrongs—than I have in the sycophants of corporate power."

These remarks furnish the framework of a platform on which a good many voters may find standing room.

Across the Ocean by Wireless

Marconi enters the field of transatlantic telegraphy

THE 17th of October, 1907, was a date made memorable by the installation of commercial wireless telegraphy across the Atlantic. Messages had been sent across the ocean long before—Marconi had succeeded as long ago as 1901 in sending a letter "S" from Cornwall to Newfoundland, and the next year a complete message was transmitted from Glace Bay, Nova Scotia, to Cornwall. But it was not until the present month that the system had been developed to a point at which it seemed safe to depend upon it for practical business work. The first day was devoted mostly to congratulatory messages, of which over ten thousand words were handled, and according to Mr. Marconi it was not found necessary to repeat a single word.

The wireless service has started with a radical cut in rates. It offers to take general business at ten cents a word as against the cable rate of twenty-five cents and press messages at five cents instead of ten. Mr. Marconi predicts that even these reduced rates will be cut in two before long. Of course if all the business offered could be promptly and accurately handled at such reductions, the world would be experiencing nothing less

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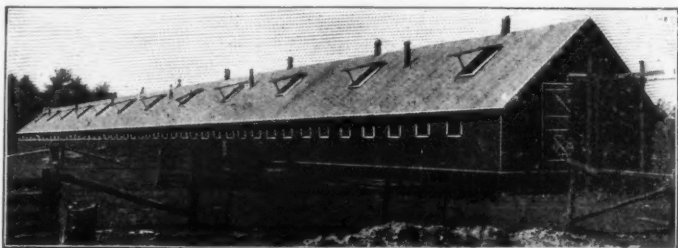
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On the steepest roof the flow of water will not be strong enough to loosen these particles. This surface does not need paint to protect it from the weather. It will last for years.

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Two representative buildings showing the handsome, clean appearance of Amatite on the roof are illustrated herewith.

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Paint is a makeshift to help preserve the material on which it is used and will only give limited service at best.

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owners of one of these roofs is typical of the thousands of letters which we have received in praise of Amatite:

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than a commercial revolution. The newspapers alone would save enough in cable tolls to enable them to make handsome increases in their contributions to the Paper Trust. But it is still a question whether the limitations of the wireless apparatus will not prevent it from being in the near future anything more than a supplementary resource in the transmission of messages across the Atlantic. Even in that capacity, of course, it will be of incalculable value. It will make it impossible to isolate a country completely by cutting cables in time of war. It will keep us in touch with many isolated regions to which cables will never be laid. And if it shall be found that one pair of stations can handle messages at a profit at cut rates there will seem to be no reason why the system can not be indefinitely extended. New stations can be put up more cheaply than new cables could be laid. Nevertheless Mr. Marconi frankly admits that at present he does not pretend to be able to compete with the cable companies. His company is not yet in a position to accept any press messages except from papers with which it has contracts, and it does not want many private messages. Whatever the commercial success of the new service may prove to be, there can be no doubt that a new strand has been woven in the net that holds the peoples of the earth together.

No "Quads" for Princeton

President Wilson has to abandon the English innovation

STUDENT sentiment has triumphed over executive power at Princeton. President Wilson's plan of substituting college "quads" for the existing clubs excited such a furor of hostility that when the Trustees met on October 17 a resolution was adopted asking the president to withdraw the proposal. The request was promptly complied with, although President Wilson did not conceal the fact that his own convictions had not changed. It has been suggested that as the university authorities are convinced that the present club system is an evil, and as the students insist upon the privilege of assorting themselves in one way or another, a common ground may be found in the abolition of the old rule prohibiting Greek letter fraternities. Princeton has not succeeded in keeping out the evils attributed to those societies, and has merely deprived herself of their compensating advantages.

A Vanishing Menace

St. Lucia ceases to be a fortress

A PARTY of British engineers and artillerymen sailed from Kingston, Jamaica, on October 17, to dismantle the fortifications of St. Lucia. The guns were to be taken to Jamaica to strengthen the defenses of Kingston. Thus passes away a scarecrow which in its time did good in promoting the growth of the American navy. Most people remember that before our present period of impending war with Japan and the recent period of impending war with Germany there was a long era of coming war with England. That era, indeed, covered most of our history down to a decade ago, and included all the early years of the growth of our new navy and coast defenses. It was always England then that was about to devour us unless we hurried to lay down battleships and mount guns by our harbors. But it may not be so generally remembered that the fortifications of St. Lucia, which the engineers from Jamaica are now dismantling, were an important part of the British terror. The newspapers used to publish maps showing how England was enveloping us with a cordon of fortified posts—Halifax, Bermuda and St. Lucia, "the Gibraltar of the West," on the Atlantic; and Esquimalt on the Pacific, plus Honolulu as soon as it could be annexed. Short dotted lines made it plain that these fortresses could seal up New York, Boston and San Francisco harbors, and probably throw shells right into Wall Street and Golden Gate Park. Now the British garrisons have been withdrawn from Halifax and Esquimalt, Honolulu is American and the fortifications of St. Lucia are being dismantled. Of all the formidable cordon that was hemming us in, only Bermuda is left, and that has lost its terrors. Although the Bermudian forts can still come as near to throwing shells into New York harbor as they ever could, New York has ceased to look in that direction for bombardments. It merely looks for onions.

Hope for the Straphanger

Washington proposes to put him on roller-skates

WASHINGTON has found a new way of escape from the rush-hour crush that is one of the horrors of business life in all American cities. It has been agreed by a number of clerks in the Post-office Department that they shall all go to and from their work on roller-skates, and it is thought that their example will prove contagious. Washington, to be sure, has advantages for this form of popular movement that are not shared by any other American city. Its streets are wide, smooth, and not impeded by trucks or other obstructive agencies of business activity. Its asphalt pavements give it a hundred miles of potential skating rink. The bicycle won popularity earlier and has retained it longer in Washington than anywhere else, and boys on roller-skates have always been familiar sights on the streets of the capital. While cities are struggling with the street-car problem through competition, regulation, and public ownership, the one sure relief for the individual is the possession of his own motor. The well-to-do can have their automobiles or carriages. For people in moderate circumstances the problem at one time was thought to have been solved by the bicycle, but that has failed to keep its hold on public favor. For short distances walking is still not a lost art, and by its means many nickels that would otherwise go into the coffers of the street railroad companies are retained in the public pockets. But walking has many limitations. For people with smooth pavements available, roller-skates seem to offer attractive possibilities. With large wheels and rubber tires they can carry one comfortably at least as fast as he could go in a trolley car. Moreover, it will not always be necessary for the skater to depend upon muscular power. Motor-skates have already been successfully used in Europe. Before the street-car systems of Chicago, Cleveland,



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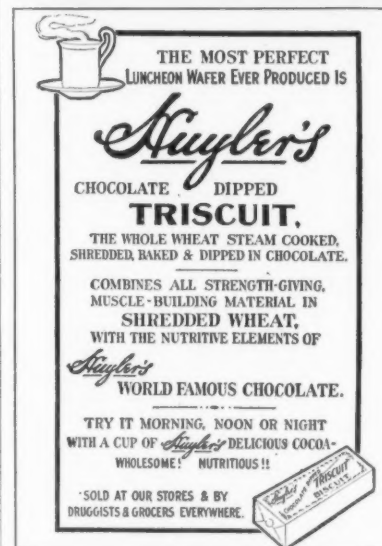
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Ontario Picking Up

Figures show a slight subsidence of the Western fever

THE latest official estimates of the population of Ontario show that after a period of decline the Province is again going ahead. The population is still less by 41,176 than at the time of the census of 1901, but it is greater by 40,511 than in 1905. For some years all the Eastern Provinces of Canada, as well as the United States and Great Britain, contributed to the rush of settlers that was peopling the wheat lands of the West. They saw the immigrants from across the ocean passing through on their way to Alberta and Saskatchewan, and their own young men were restless to join the procession. With the drain toward the cities of the United States still unchecked, it was not surprising that Ontario and the Maritime Provinces should fail for a time to hold their own.

It appears now that the tide has turned. There are as good opportunities in Ontario as in the West, and people are beginning to find it out. The rural population, to be sure, is still decreasing, but that is a phenomenon common to almost all old-settled communities, even those as essentially agricultural as Kansas and Iowa. The town population of Ontario increased last year by 24,751 and that of the cities by 23,734, while the rural districts were losing 8,174 people. Out of a total population of 2,141,771, the rural element numbers 1,052,844, or a trifle less than half. The cities have 581,722 inhabitants and the towns 507,205.

Measuring the Auto Peril

Massachusetts furnishes some interesting figures

THE Safe Roads Automobile Association of Massachusetts has begun the highly needed work of securing statistics by which the exact extent of the danger to life and limb from motor cars on the public roads may be measured. Daily accounts of the exploits of reckless chauffeurs are arousing a state of feeling which law-abiding automobilists regard with great apprehension. But this feeling is based on vague impressions; it has as yet no such definite basis as that created by the Interstate Commerce Commission's appalling statistics of railroad accidents. It appears that in the three months from June 21 to September 21 of this year 41 persons in Massachusetts were killed and 313 injured in automobile accidents. There were 211 collisions, averaging two and a half a day, with trains, automobiles, and other vehicles, and the newspapers recorded 345 other serious collisions in the same time.

If these figures represent the normal volume of casualties in Massachusetts, there must be over 160 deaths and 1,250 cases of injury in that State in the course of a year. If similar conditions prevailed in the rest of the country there would be something like 4,500 deaths and 35,000 injuries in the United States in twelve months, which would make the destructive activity of the automobile almost half as great as that of the railroads. But, of course, the Massachusetts average would not be maintained in regions where there are poorer roads, sparser settlement, and fewer motor cars. On the other hand, the region within a radius of fifty miles of New York would probably show a higher rate of motor mortality than Massachusetts.

Complete information would be likely to show that automobile and trolley cars together duplicate the awful record of killings and woundings established by the railroads. The Public Service Commission of New York has made public some frightful figures on the subject of trolley casualties. We need some national statistics on these subjects as a basis for resolute public action, and the Census Bureau might well supply the need in a special bulletin.

To the Pole by Bear-Power

The explorer of the Northwest Passage has a new idea

CAPTAIN ROALD AMUNDSEN, the explorer of the Northwest Passage, is the latest aspirant for the honor of discovering the North Pole. Captain Amundsen has a new scheme. He is not going to take any chances with airships, motor sleds, or any other artificial achievements of modern ingenuity. His motto is: "Back to nature." He proposes to use things that are at home in Arctic conditions. His motive power will be polar bears. The normal polar bear as he is found at large would have some disadvantages in the rôle of a domestic animal. His temper is not amiable, and it would be hard to keep him in a proper state of discipline, even with a club. The only effective argument with him is a gun, preferably at long range. But Captain Amundsen proposes to employ bears that have never heard the call of the wild. He is having them trained as cubs, so that by the time they grow up they ought to be as docile as horses. When he takes them north a trip to the Pole will be a mere pleasure jaunt for them. The colder and meaner the weather, the better they will like it. If they come to a break in the ice such as the one that stopped Peary, they will enjoy swimming across. With seal flesh for their food they can live on the country. According to Captain Amundsen a bear is ten times as strong as a horse and can haul as much as a hundred dogs. With six bears, therefore, he will have sixty horse-power, or six hundred dog-power. Moreover, when tamed, polar bears are "tractable, reliable, and affectionate." Even if they should eat their master in a moment of forgetfulness, no doubt they would regret it afterward.

The Norwegian explorer is prepared to give five or six years to his experiment. He proposes to use Nansen's ship, the *Fram*, if he can get it, or one like it. He expects to take the Bering Strait route and watch his chance as his vessel drifts across the polar basin to make his bear dash for the Pole. If Commander Peary, Mr. Cook, and the other explorers who are headed that way do not crowd in ahead of him, he may secure the unparalleled honor of carrying off both of the two great prizes of Arctic exploration. One of them, the Northwest Passage, is already his, and if he can add the Pole to that he will have a distinction that will be altogether unique.



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- How to cover territory salesmen can't reach.
- How to keep tabs on results of all mail work.
- How to key ads, circular and all mail sales.
- How to secure attention and arouse interest by letter.
- How to prepare an enclosure for a business getting letter.
- How to supplement the efforts of salesmen with live, business getting letters.

How to Insure Safe Credits

- How to judge credits.
- How to collect by mail.
- How to handle "touchy" customers.
- How to be a good collector—and how to hire one.
- How to organize a credit and collections department.
- How to weed out dishonest buyers from the safe risks.
- How to know every day the state of your accounts receivable.
- And valuable information, obtainable in no other way, for credit men, collectors, accountants, and every business man interested in this vital department.



How to Get and Hold a Position

- How to apply for a position and get it.
- How to answer a want ad, in person or by letter.
- How to compose a strong, original letter of application.
- How to secure the highest market price in selling your services.
- How to prepare and apply for advancement.
- How to master the entire routine, the science, the duties, the problems of an executive, a department head, a general manager.
- How to master the work and secure the position of sales manager.
- How to study the work of the man above you, without offending or antagonizing him.
- How and what to study in spare moments to increase your earning value.
- Not good advice merely, but practical, down-to-earth instruction in all branches of business that will enable the ambitious employee to actually earn more.



How to Handle Men

- How to pick men.
- How to weigh, judge, analyze ability in a prospective employee.
- How to read human character from facial characteristics.
- How to train and coach new employees.
- How to inspire men with desperate determination and unswerving loyalty to work, to think, to act, even to fight in your behalf.
- How to keep in personal working touch with an entire working force, making each man feel your special interest in him.
- How to develop strong individual personality.
- How to approach and impress men.
- How to attract, interest, persuade, conciliate and convince men.
- How to break down the walls of reserve and prejudice in an interview and turn enmity into cordiality and respect.
- How to keep in personal working touch with an entire working force, making each man feel your special interest in him.
- And the whole science of meeting and managing, directing and controlling, inspiring and enthusing all sorts and dispositions of human nature analyzed and simplified by master business generals—for you.





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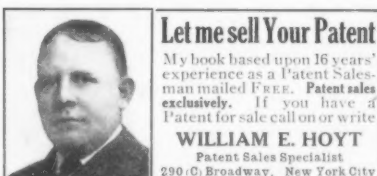
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Arizona's Exiles

By PAUL RENAU INGLES

The following letter, which constitutes a message from Arizona to the East, was submitted in the "Life in Our Town" contest which Collier's conducted some months ago

THE people of Phoenix, Arizona, are grappling with a problem of national importance. The problem is this: What is to be done with the indigent consumptive coming to our town to protect him from the kindness of his relatives and friends sending him here, and to save ourselves the enormous expense of caring for him?

Arizona has been blessed with an equable climate throughout the winter months, a proper elevation, and a pure air that make it a most desirable place for the treatment of tuberculosis.

But climate alone does not cure. The patient should have nourishing food, properly selected, tender care and nursing, pleasant surroundings, and everything that would tend to take his mind from himself and his terrible affliction.

If people throughout the United States could only see the condition of poor consumptives who reach Phoenix, or be made to realize the horror of it, they would cease sending their relatives here unless they had sufficient means to care for them. Far better that they should die at home, were it ever so humble, than die here, alone in awful poverty.

A consumptive comes here, and his relatives and friends say: "Jim has gone to Arizona to rough it, and that life will surely cure him." Fond and foolish ones, it requires money for a consumptive to "rough it" in Arizona. He comes here with little or no money. He finds no employment, for the employment open to him is entirely too "rough" for him who comes to "rough it."

So his "roughing it" becomes settling down in an unsanitary room, without proper care, without nourishing food, without the comfort and soothing kindness of mother, wife or sister—forsaken, alone and dying, a charge upon a community which from a legal standpoint owes him nothing but which out of kindness of heart and from dictates of humanity is striving to alleviate his suffering and taxing itself beyond its powers in so doing.

In spite of the noble and heroic work being done here, many are dying each year. The physician's death certificate shows the cause of death to be tuberculosis. But why mince matters? As a matter of fact, many of these people die from starvation. Starvation in a double sense. First, lack of proper and nourishing food. Second, longing for home and friends, that terrible longing so feelingly expressed by the German word, *heimweh*. They should have had proper food and attention, but the wherewithal to obtain it was not forthcoming. The county allows at the outside ten dollars a month for indigents outside of the Poor House. How far will this go toward providing lodging, food, medical attendance, nursing, and medicine?

The Grievous Burden of the Dying Consumptive

HOW I wish every one throughout the country could see these poor, hopeless, and helpless human beings sent here by relatives who think they are doing the best thing for the afflicted. Living in one room where reinfection is almost certain, even if they were benefited by the climate! Dragging themselves over to the Post-office to get a letter, the one link connecting them with home! Perhaps no mail has arrived. Then wearily back to the cheerless room or to a bench in a public park. Then comes the time when strength leaves them. They become bedridden, and nothing remains but to die. To die? Yes, to die and thus to obtain sweet relief. Oh, the cruelty of it! You have committed a crime where you sought to do only good.

So far we have considered the matter only from the standpoint of the unfortunate being placed in this most cruel position. What of the people here who must bear the burden?

This is a community of approximately twelve thousand people permanently residing here. This population is swelled by the tourists of the winter months to about sixteen thousand. It is estimated that ninety per cent of these people are persons suffering from tuberculosis. The records show that the Board of Supervisors care for one hundred indigents suffering from this disease every month.

In the year 1905-6 the Board of Supervisors expended \$12,513.42 for the support of indigents. It is a conservative estimate to say that two-thirds of all indigents are people newly arrived who have no just claim upon us, but for whom something must be done. The Associated Charities collected and disbursed in addition \$400 during the year. Every church in the city supports from one to five families. Private charity is dispensed with an open hand. Societies and lodges do an untold and unascertainable amount of charitable work. All dealers in necessities of life, grocers, butchers, bakers, druggists, are enforced givers of charity, owing to the fact that they one and all must charge off annually a large amount that has been furnished to indigent consumptives.

Taking all these things into consideration, it may safely be said that this community contributes yearly \$24,000 to support indigent consumptives who properly should be a charge upon the communities whence they came.

Two dollars per capita from the inhabitants of this community for the support of foreign indigents. Looked at in this light, does it not appeal to every one? The expenditure is increasing, not diminishing, and consequently we are now endeavoring to find some relief. We have almost reached the end of our resources. Either the Government must take the matter in hand or the individual States must assist in the work by becoming responsible for their own charges.

It is a large problem, but I feel assured that once a full realization of its importance is brought home to the American people its solution will be at hand. Then will unnecessary suffering and cruelty be saved to hundreds of patients and a grievous burden and injustice removed from a willing but almost helpless community.

Study the problem and assist those who are doing your work. Do not let it become necessary for us to say to the outside world: "We must in the future deny all aid to any indigents except our own, who have a just claim upon us."

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